

TARIFF, RULES AND REGULATIONS

IN

MANITOBA
SASKATCHEWAN
ALBERTA

AND THE

NORTH-WEST TERRITORIES

THE

WESTERN CANADA INSURANCE UNDERWRITERS'
ASSOCIATION

WINNIPEG, CANADA

Fire Branch
The Western Canada Insurance Underwriters'
Association
Paris Building, Winnipeg

**GRADED SCALE OF COMMISSION
PAYABLE ON FIRE BUSINESS**

The maximum rate of commission payable by a Company or General Agent to a regularly appointed Local Agent on the premiums of Fire policies shall be in accordance with the terms contained in Sections A and B herein.

IMPORTANT—The Rates of Commission include all Agency Expenses such as Postage, Exchange, Stamp Tax, Advertising, Solicitors' Fees, Personal Local License Fees, Clerk Hire, Rent, Service in Adjusting Losses under policies issued at the Agency, and all other Agency charges whatsoever excepting only Maps, Map Corrections, Advertising as required by law, and Local Board Expenses and Taxes.

SECTION A

Note.—It is important that the conditions of Section B be observed also in conjunction with the provisions of this section.

1. **Private Dwellings, Buildings and Contents**

Twenty-five (25) per cent. on buildings used exclusively as private dwellings including apartment blocks **occupied solely for residential purposes** and on household furniture therein; also on private outbuildings and their contents (**farm property not included**).

2. **Risks Eligible for Three-Year Insurance at Double the Annual Rate**

Twenty (20) per cent. on all other risks as shown in the present Tariff as being eligible for three-year insurance at double the annual rate, except Farm Property, Jails, Reformatories, Penitentiaries and Lunatic Asylums.

3. **Mercantile Buildings (brick and stone) excluding Contents**

Twenty (20) per cent. on the buildings only of all brick and stone mercantile buildings. No building where manufacturing is carried on, with the use of power, to be treated as a mercantile risk.

4. **Mercantile Buildings (frame) and Contents of all Mercantile Risks**

Fifteen (15) per cent. on the buildings of all mercantile buildings having wall construction other than enumerated under Item 3; and on the contents of all mercantile risks.

5. **Sprinklered Risks**

Fifteen (15) per cent. on building and contents of all risks equipped with automatic sprinklers.

6. **Risks not otherwise Specifically Enumerated**

Fifteen (15) per cent. on all classes of risks not otherwise enumerated above.

7. **Farm Business**

Fifteen (15) per cent. on all Farm business.

8. **Tornado and Riot and Civil Commotion**

Twenty (20) per cent. on all Tornado and Riot and Civil Commotion business.

9. **Buildings in Course of Construction**

The commission on all buildings in course of construction may be allowed as the rules would permit were the buildings completed and occupied.

10. Use and Occupancy and Rents

The commission for Use and Occupancy and Rent insurance shall be the same as permissible for Fire insurance on the building.

11. Blanket Insurance

Fifteen (15) per cent. only shall be allowed where a policy covers, under one sum, the contents as well as the building.

In case of cancellation or replacement of policies, the rate of commission on rebates must be the same as the rate of commission applicable to the policies at the time of such cancellation or replacement.

SECTION B

Bylaw No. 6 of the Fire Branch Constitution of this Association provides that:

The commission to be paid to Agents in the jurisdiction of this Branch on risks situated more than one mile outside of the limits of the cities, towns or villages for which such Agents are appointed by their Companies, shall be five per cent. (5%) less than the commission that they may be paid under the rules to an Agent in the city, town or village where the risk is located.

The above rule does not apply to:

1. Farm business;
2. Risks situated in places for which no insurance plan is published;
3. Manufacturing, mining or industrial risks situated in or near villages created or maintained principally by such manufacturing, mining or industrial risks;
4. General schedules covering at two or more locations on milling, elevator, grain and retail lumber yard risks;
5. Floater policies;
6. Tornado, Cyclone and Windstorm policies.

The maximum rate of commission payable on the above mentioned exceptions shall be the rate governing such risks at their location.



Rate Reduction Table

This table may be used as a ready means of obtaining a net rate where a percentage reduction is applicable. When using this table the net rate (shown in column headed "Rate less percentage reduction") must be taken **CORRECT** to the nearest cent, i.e., if the third decimal is "5" or less, then the next lowest whole cent is taken, but if it is **OVER "5"** then the next highest whole cent must be taken.

For Example: .667 would be taken as .67 and
.875 would be taken as .87

When the rate exceeds 1.00 the following method is used to obtain the net rate:

1. Take the proper rate for the "cents," and
2. Add the proper net rate for the "dollars" and this will give the correct net rate.

Example—Rate 3.31, class reduction 15%

Net rate for .31_____ .263

Net rate for 3.00_____ 2.55

Sum is correct net rate for 3.31_____ 2.813 take as 2.81

Note.—In cases where more than one percentage reduction applies each one must be calculated separately, i.e., it is not permissible to add the percentages together and use the total.

**WESTERN CANADA INSURANCE UNDERWRITERS'
ASSOCIATION**

1100 PARIS BUILDING, WINNIPEG, MAN.

JANUARY, 1942

RATE REDUCTION TABLE

RATE	RATE LESS PERCENTAGE REDUCTION									
	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%
.01	.009	.008	.008	.007	.007	.006	.006	.005	.005	.004
.02	.018	.017	.016	.015	.014	.013	.012	.011	.010	.009
.03	.027	.025	.024	.022	.021	.019	.018	.016	.015	.013
.04	.036	.034	.032	.030	.028	.026	.024	.022	.020	.018
.05	.045	.042	.040	.037	.035	.032	.030	.027	.025	.022
.06	.054	.051	.048	.045	.042	.039	.036	.033	.030	.027
.07	.063	.059	.056	.052	.049	.045	.042	.038	.035	.031
.08	.072	.068	.064	.060	.056	.052	.048	.044	.040	.036
.09	.081	.076	.072	.067	.063	.058	.054	.049	.045	.040
.10	.090	.085	.080	.075	.070	.065	.060	.055	.050	.045
.11	.099	.093	.088	.082	.077	.071	.066	.060	.055	.049
.12	.108	.102	.096	.090	.084	.078	.072	.066	.060	.054
.13	.117	.110	.104	.097	.091	.084	.078	.071	.065	.058
.14	.126	.119	.112	.105	.098	.091	.084	.077	.070	.063
.15	.135	.127	.120	.112	.105	.097	.090	.082	.075	.067
.16	.144	.136	.128	.120	.112	.104	.096	.088	.080	.072
.17	.153	.144	.136	.127	.119	.110	.102	.093	.085	.076
.18	.162	.153	.144	.135	.126	.117	.108	.099	.090	.081
.19	.171	.161	.152	.142	.133	.123	.114	.104	.095	.085
.20	.180	.170	.160	.150	.140	.130	.120	.110	.100	.090

RATE	RATE LESS PERCENTAGE REDUCTION									
	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%
.21	.189	.178	.168	.157	.147	.136	.126	.115	.105	.094
.22	.198	.187	.176	.165	.154	.143	.132	.121	.110	.099
.23	.207	.195	.184	.172	.161	.149	.138	.126	.115	.103
.24	.216	.204	.192	.180	.168	.156	.144	.132	.120	.108
.25	.225	.212	.200	.187	.175	.162	.150	.137	.125	.112
.26	.234	.221	.208	.195	.182	.169	.156	.143	.130	.117
.27	.243	.229	.216	.202	.189	.175	.162	.148	.135	.121
.28	.252	.238	.224	.210	.196	.182	.168	.154	.140	.126
.29	.261	.246	.232	.217	.203	.188	.174	.159	.145	.130
.30	.270	.255	.240	.225	.210	.195	.180	.165	.150	.135
.31	.279	.263	.248	.232	.217	.201	.186	.170	.155	.139
.32	.288	.272	.256	.240	.224	.208	.192	.176	.160	.144
.33	.297	.280	.264	.247	.231	.214	.198	.181	.165	.148
.34	.306	.289	.272	.255	.238	.221	.204	.187	.170	.153
.35	.315	.297	.280	.262	.245	.227	.210	.192	.175	.157
.36	.324	.306	.288	.270	.252	.234	.216	.198	.180	.162
.37	.333	.314	.296	.277	.259	.240	.222	.203	.185	.166
.38	.342	.323	.304	.285	.266	.247	.228	.209	.190	.171
.39	.351	.331	.312	.292	.273	.253	.234	.214	.195	.175
.40	.360	.340	.320	.300	.280	.260	.240	.220	.200	.180

RATE	RATE LESS PERCENTAGE REDUCTION									
	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%
.41	.369	.348	.328	.307	.287	.266	.246	.225	.205	.184
.42	.378	.357	.336	.315	.294	.273	.252	.231	.210	.189
.43	.387	.365	.344	.322	.301	.279	.258	.236	.215	.193
.44	.396	.374	.352	.330	.308	.286	.264	.242	.220	.198
.45	.405	.382	.360	.337	.315	.292	.270	.247	.225	.202
.46	.414	.391	.368	.345	.322	.299	.276	.253	.230	.207
.47	.423	.399	.376	.352	.329	.305	.282	.258	.235	.211
.48	.432	.408	.384	.360	.336	.312	.288	.264	.240	.216
.49	.441	.416	.392	.367	.343	.318	.294	.269	.245	.220
.50	.450	.425	.400	.375	.350	.325	.300	.275	.250	.225
.51	.459	.433	.408	.382	.357	.331	.306	.280	.255	.229
.52	.468	.442	.416	.390	.364	.338	.312	.286	.260	.234
.53	.477	.450	.424	.397	.371	.344	.318	.291	.265	.238
.54	.486	.459	.432	.405	.378	.351	.324	.297	.270	.243
.55	.495	.467	.440	.412	.385	.357	.330	.302	.275	.247
.56	.504	.476	.448	.420	.392	.364	.336	.308	.280	.252
.57	.513	.484	.456	.427	.399	.370	.342	.313	.285	.256
.58	.522	.493	.464	.435	.406	.377	.348	.319	.290	.261
.59	.531	.501	.472	.442	.413	.383	.354	.324	.295	.265
.60	.540	.510	.480	.450	.420	.390	.360	.330	.300	.270

RATE LESS PERCENTAGE REDUCTION

RATE	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%
.61	.549	.518	.488	.457	.427	.396	.366	.335	.305	.274
.62	.558	.527	.496	.465	.434	.403	.372	.341	.310	.279
.63	.567	.535	.504	.472	.441	.409	.378	.346	.315	.283
.64	.576	.544	.512	.480	.448	.416	.384	.352	.320	.288
.65	.585	.552	.520	.487	.455	.422	.390	.357	.325	.292
.66	.594	.561	.528	.495	.462	.429	.396	.363	.330	.297
.67	.603	.569	.536	.502	.469	.435	.402	.368	.335	.301
.68	.612	.578	.544	.510	.476	.442	.408	.374	.340	.306
.69	.621	.586	.552	.517	.483	.448	.414	.379	.345	.310
.70	.630	.595	.560	.525	.490	.455	.420	.385	.350	.315
.71	.639	.603	.568	.532	.497	.461	.426	.390	.355	.319
.72	.648	.612	.576	.540	.504	.468	.432	.396	.360	.324
.73	.657	.620	.584	.547	.511	.474	.438	.401	.365	.328
.74	.666	.629	.592	.555	.518	.481	.444	.407	.370	.333
.75	.675	.637	.600	.562	.525	.487	.450	.412	.375	.337
.76	.684	.646	.608	.570	.532	.494	.456	.418	.380	.342
.77	.693	.654	.616	.577	.539	.500	.462	.423	.385	.346
.78	.702	.663	.624	.585	.546	.507	.468	.429	.390	.351
.79	.711	.671	.632	.592	.553	.513	.474	.434	.395	.355
.80	.720	.680	.640	.600	.560	.520	.480	.440	.400	.360

RATE LESS PERCENTAGE REDUCTION

RATE	10 %	15 %	20 %	25 %	30 %	35 %	40 %	45 %	50 %	55 %
.81	.729	.688	.648	.607	.567	.526	.486	.445	.405	.364
.82	.738	.697	.656	.615	.574	.533	.492	.451	.410	.369
.83	.747	.705	.664	.622	.581	.539	.498	.456	.415	.373
.84	.756	.714	.672	.630	.588	.546	.504	.462	.420	.378
.85	.765	.722	.680	.637	.595	.552	.510	.467	.425	.382
.86	.774	.731	.688	.645	.602	.559	.516	.473	.430	.387
.87	.783	.739	.696	.652	.609	.565	.522	.478	.435	.391
.88	.792	.748	.704	.660	.616	.572	.528	.484	.440	.396
.89	.801	.756	.712	.667	.623	.578	.534	.489	.445	.400
.90	.810	.765	.720	.675	.630	.585	.540	.495	.450	.405
.91	.819	.773	.728	.682	.637	.591	.546	.500	.455	.409
.92	.828	.782	.736	.690	.644	.598	.552	.506	.460	.414
.93	.837	.790	.744	.697	.651	.604	.558	.511	.465	.418
.94	.846	.799	.752	.705	.658	.611	.564	.517	.470	.423
.95	.855	.807	.760	.712	.665	.617	.570	.522	.475	.427
.96	.864	.816	.768	.720	.672	.624	.576	.528	.480	.432
.97	.873	.824	.776	.727	.679	.630	.582	.533	.485	.436
.98	.882	.833	.784	.735	.686	.637	.588	.539	.490	.441
.99	.891	.841	.792	.742	.693	.643	.594	.544	.495	.445
1.00	.900	.850	.800	.750	.700	.650	.600	.550	.500	.450

RATE LESS PERCENTAGE REDUCTION

RATE	RATE LESS PERCENTAGE REDUCTION									
	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%
2.00	1.80	1.70	1.60	1.50	1.40	1.30	1.20	1.10	1.00	.90
3.00	2.70	2.55	2.40	2.25	2.10	1.95	1.80	1.65	1.50	1.35
4.00	3.60	3.40	3.20	3.00	2.80	2.60	2.40	2.20	2.00	1.80
5.00	4.50	4.25	4.00	3.75	3.50	3.25	3.00	2.75	2.50	2.25
6.00	5.40	5.10	4.80	4.50	4.20	3.90	3.60	3.30	3.00	2.70
7.00	6.30	5.95	5.60	5.25	4.90	4.55	4.20	3.85	3.50	3.15
8.00	7.20	6.80	6.40	6.00	5.60	5.20	4.80	4.40	4.00	3.60
9.00	8.10	7.65	7.20	6.75	6.30	5.85	5.40	4.95	4.50	4.05



FIRE BRANCH

**TARIFF, RULES AND
REGULATIONS**

FOR RISKS IN CLASS

“C”

IN

MANITOBA, SASKATCHEWAN

ALBERTA

AND

NORTH-WEST TERRITORIES

EFFECTIVE MARCH, 1924

**THE WESTERN CANADA INSURANCE
UNDERWRITERS' ASSOCIATION**

WINNIPEG, CANADA

CORRECTION RECORD

Sheets issued in correction of this book will be numbered in sequence. Changes made will be indicated by a **heavy black line** printed in the margin of the corrected page, against the line or lines changed.

It is important that the holder of this book cross off the numbers below corresponding with the numbers on the correcting sheets when the latter have been incorporated in the book and the old pages removed. Notify the Association promptly in the event that a number is passed without receipt of the corresponding numbered sheet.

331	361	391	421	451	481	511	541	571	601
332	362	392	422	452	482	512	542	572	602
333	363	393	423	453	483	513	543	573	603
334	364	394	424	454	484	514	544	574	604
335	365	395	425	455	485	515	545	575	605
336	366	396	426	456	486	516	546	576	606
337	367	397	427	457	487	517	547	577	607
338	368	398	428	458	488	518	548	578	608
339	369	399	429	459	489	519	549	579	609
340	370	400	430	460	490	520	550	580	610
341	371	401	431	461	491	521	551	581	611
342	372	402	432	462	492	522	552	582	612
343	373	403	433	463	493	523	553	583	613
344	374	404	434	464	494	524	554	584	614
345	375	405	435	465	495	525	555	585	615
346	376	406	436	466	496	526	556	586	616
347	377	407	437	467	497	527	557	587	617
348	378	408	438	468	498	528	558	588	618
349	379	409	439	469	499	529	559	589	619
350	380	410	440	470	500	530	560	590	620
351	381	411	441	471	501	531	561	591	621
352	382	412	442	472	502	532	562	592	622
353	383	413	443	473	503	533	563	593	623
354	384	414	444	474	504	534	564	594	624
355	385	415	445	475	505	535	565	595	625
356	386	416	446	476	506	536	566	596	626
357	387	417	447	477	507	537	567	597	627
358	388	418	448	478	508	538	568	598	628
359	389	419	449	479	509	539	569	599	629
360	390	420	450	480	510	540	570	600	630

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The Rules, Charges and Credits, Terms, Privileges, Riders, Forms and Conditions contained herein supersede all former publications on these subjects, whether in Books of Rules or in other publications.

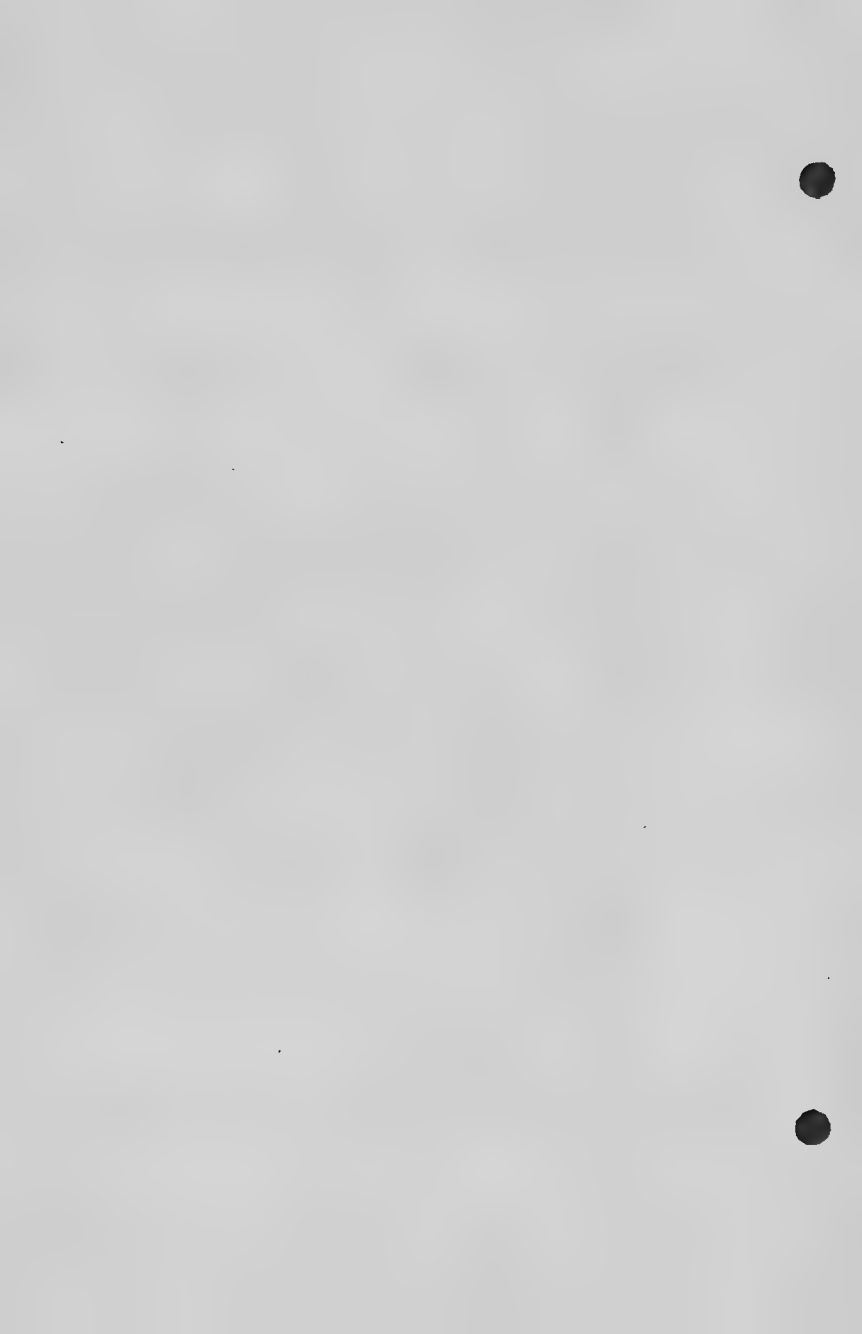
Revisions promulgated hereafter will be effective on date of publication for new and renewal business only. No rebates are to be allowed on current policies, nor shall policies be cancelled with a view to obtaining the benefit of any reduction authorized, unless at short rates.

In the case of Specifically Rated Towns no rates or forms shall be operative until published by the Association, and all ratings, special, schedule and others, promulgated by the Association, are obligatory upon Members and their Agents and must in all cases be strictly adhered to, and no change in the conditions of, or reduction from, such rate can, under any circumstances, be made. In the event of any change being made in any such ratings such change shall not take effect until it has been duly promulgated by the Association.

The premium at Tariff rates must always be stated on every interim receipt, renewal receipt or covering note, unless the insurance is on a risk which is not covered by any rating in the "C" Tariff or which has not been specifically or schedule rated by the Association. When covering such risks, pending submission of application for rating, the clause, "At rate to be named by the Association" must be inserted on the receipt or covering note. No covering note, interim receipt, certificate or policy shall be issued previous to the date upon which such insurance shall, or may, come into effect, except within a limited period of time, not to exceed 30 days, at the expiration of which time the term must be defined and premium for same established.

The obligation to observe Tariff Rates and Rules applies equally to Agents, their Clerks and Employees, as well as to Members.

(See Complaints, page 11).





ACETYLENE DEVICES

To secure the greatest measure of safety to life and property acetylene gas machines should be installed in accordance with the Rules and Regulations of this Association.

Liquid Acetylene

Permission for the use of liquid acetylene or gas generated therefrom is absolutely prohibited.

Acetylene Gas Plants

Charges for the use of approved Acetylene Gas Machines:

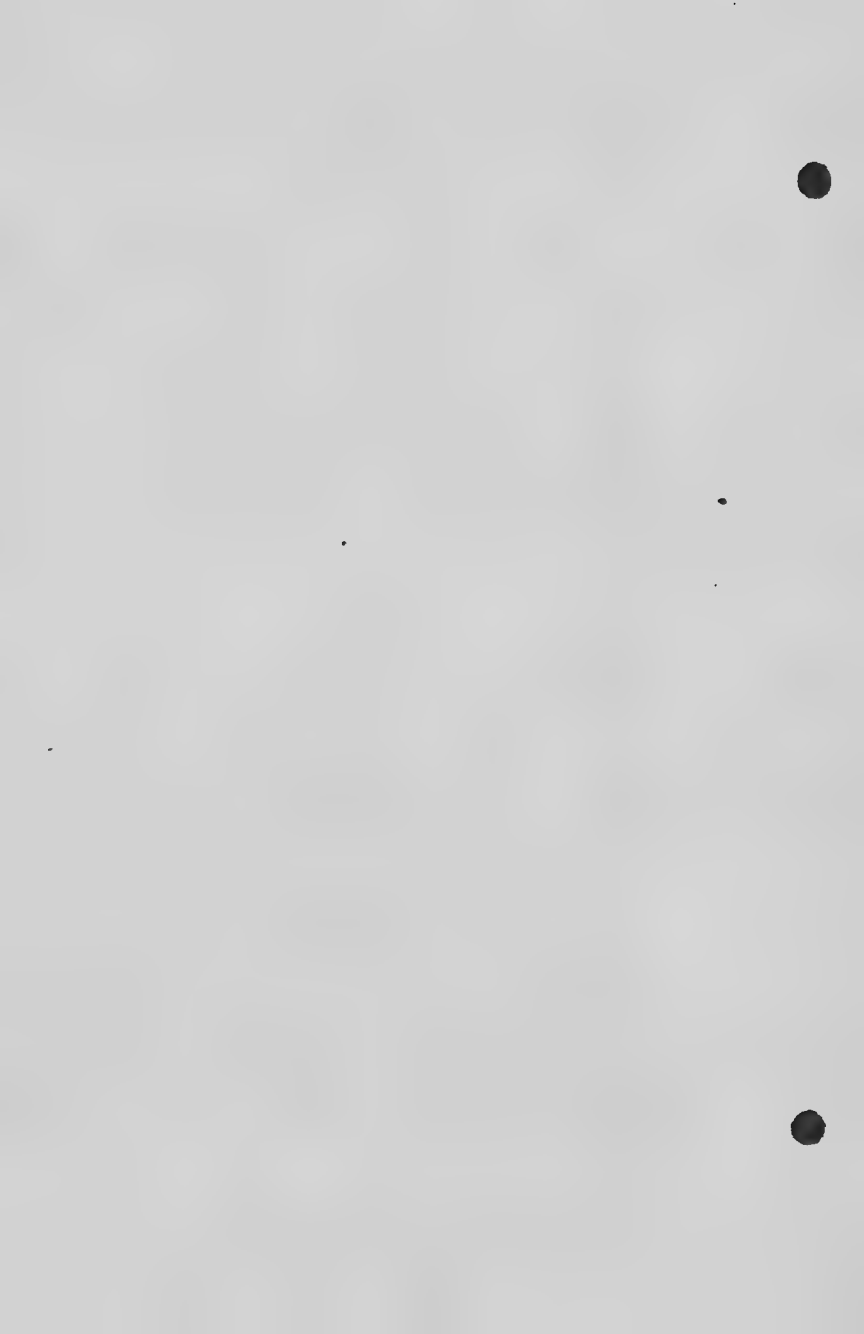
- (a) When installed in three-year risks, no charge.
- (b) When installed in a mercantile risk, charge 10 cents, if below ground floor, otherwise no charge.
- (c) When installed in an hotel, or any risk not covered by above classification, charge 20 cents if below ground floor.
- (d) When installed in a brick, stone, concrete, cement block or metal-clad building, separated from risk by a clear space of 25 feet or more, no charge.

Charge as follows for the use of Acetylene Gas Machines NOT LISTED as approved:

- (a) When installed in any risk or within 25 feet, charge \$1.00 per \$100 insurance per annum.
- (b) When installed in a brick, stone, concrete, cement block or metal-clad building, separated from risk by a 25-foot clear space, charge 25c per \$100 insurance per annum.
- (c) When installed in a brick, stone, concrete, cement block or metal-clad building, separated from risk by a 50-foot clear space, no charge.

Cautions

1. Calcium carbide should be kept in watertight metal cans in a dry, waterproof and well ventilated place.
2. A regular time should be set for attending to and charging the apparatus during daylight hours only.
3. In charging generating chambers of water feed machines, clean all the residuum carefully from the containers and remove it at once from the building. Separate from the mass any unslaked carbide remaining and return it to the container, adding new carbide as required. Be careful never to fill the container over the specified mark, as it is important to allow for the swelling of the carbide when it comes in contact with water. The proper action and economy of the machine is dependent on the arrangement and amount of carbide placed in the generator. Carefully guard against the escape of gas.
4. Whenever recharging with carbide always replenish water supply.
5. Never deposit the residuum or exhausted material in the sewer pipes or near inflammable material.



6. Water tanks and water seals must always be filled with clean water.

7. Never install more than the equivalent of the number of burners or torches for which the machine is rated.

8. Never test the generator or piping for leaks with a flame, and never apply flame to an outlet from which the burner or torch has been removed.

9. Never use a lighted match, lamp, candle, lantern or any open light near the machine.

10. See that the entire installation is in accordance with the rules of the National Board of Fire Underwriters, and obtain a written guarantee from the party installing the same that these rules are complied with.

NOTE.—The failure to observe the above cautions is liable to endanger life and property.

The following form of permit must be attached to all policies covering on or in the risks in which an acetylene gas plant is used:

ACETYLENE GAS PERMIT

In consideration of the following warranties and an undertaking to pay additional premium of \$....., permission is hereby granted for the use of Acetylene Gas on the premises described in this policy, the apparatus for the same being known as the..... Acetylene Gas Generator, manufactured at..... located on..... floor of building, or in..... house..... feet from it.

It is warranted by the Insured—

1. That no changes in or additions to the apparatus will be made without the written consent of this Company endorsed on this policy.

2. That the charging of the generator shall be done by daylight or incandescent electric light only and that no flame or fire or artificial light other than incandescent electric shall be permitted within ten (10) feet of the generator, unless separated by a wall or partition of non-combustible material with no opening within ten (10) feet of the generator.

3. That unless otherwise permitted by endorsement hereon, not more than one hundred (100) pounds of calcium carbide shall be permitted in the premises described in this policy, the same to be kept in watertight metal cans and to be stored in a dry and well ventilated place, preferably in the generator room.

4. That the use of liquid acetylene gas generated therefrom in the premises described in this policy, is prohibited.

5. That the generator is of the low pressure type and cannot produce a pressure in excess of five pounds.

6. That the generator room is well ventilated and the generator placed where water will not freeze; no salt or other corrosive chemicals shall be used to prevent freezing.

If any of these warranties are in any way disregarded, all insurance under this policy shall immediately cease and the policy be null and void.

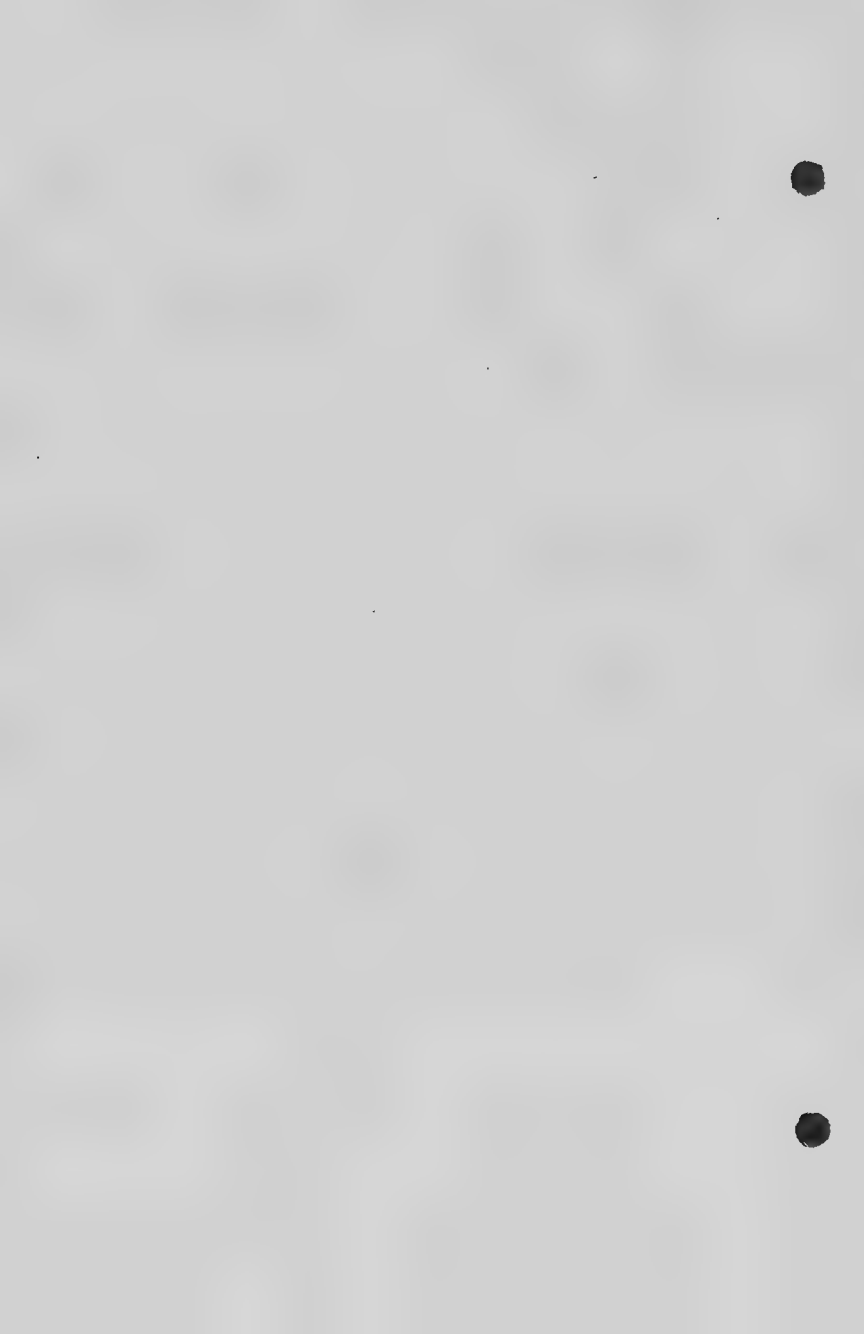
Requirements for Standard Generator Houses

The following shall be the requirements for standard generator houses:

They must be of brick, stone, concrete, cement block or frame construction, and must be kept under lock and key.

The dimensions shall be no greater than the apparatus requires to allow convenient room for re-charging and inspection of parts. The floor shall be at least twelve (12) inches above grade and the entire structure thoroughly weatherproof.

(See following page)



Generator houses must be thoroughly ventilated, and any artificial heating necessary to prevent freezing shall be done by steam or hot water systems.

Calcium carbide should be stored in the generator room, and not elsewhere, unless a more suitable place can be provided.

Portable Acetylene Gas Lamps

For permission to use Portable Acetylene Gas Lamps, the following form of permit must be used, and additional charge made therefor as follows:

(a) For the use of Portable Acetylene Gas Lamps not listed as approved a charge of fifty (50) cents per \$100 insurance per annum must be made for each lamp. Charge to apply to both building and contents.

(b) For the use of Portable Acetylene Gas Lamps listed as approved a charge must be made of ten (10) cents per \$100 insurance per annum for each lamp. Charges to apply to both building and contents.

The above charges to be doubled when applied to three-year policies.

PERMIT FOR USE OF PORTABLE ACETYLENE GAS LAMPS

In consideration of the following warranties and an undertaking to pay additional premium of \$..... permission is hereby given to use the Acetylene Gas Lamp manufactured by..... at..... for lighting the premises described in this policy.

Warranted by the Insured that the lamp shall be filled by daylight only, and not in the presence of any artificial light; that the residuum of calcium carbide removed from the lamp shall be deposited outside, and away from all buildings; that no more than five pounds of calcium carbide shall be kept on the premises and same shall be kept in air-tight and water-tight receptacles, and above the grade of floor line.

If any of these warranties is in any way disregarded, all insurance by this policy shall immediately cease and the policy shall be null and void.

STORAGE OF CALCIUM CARBIDE

Permission may be granted for the storage of calcium carbide without extra charge. All policies to be subject to the following permit form:

CALCIUM CARBIDE STORAGE PERMIT

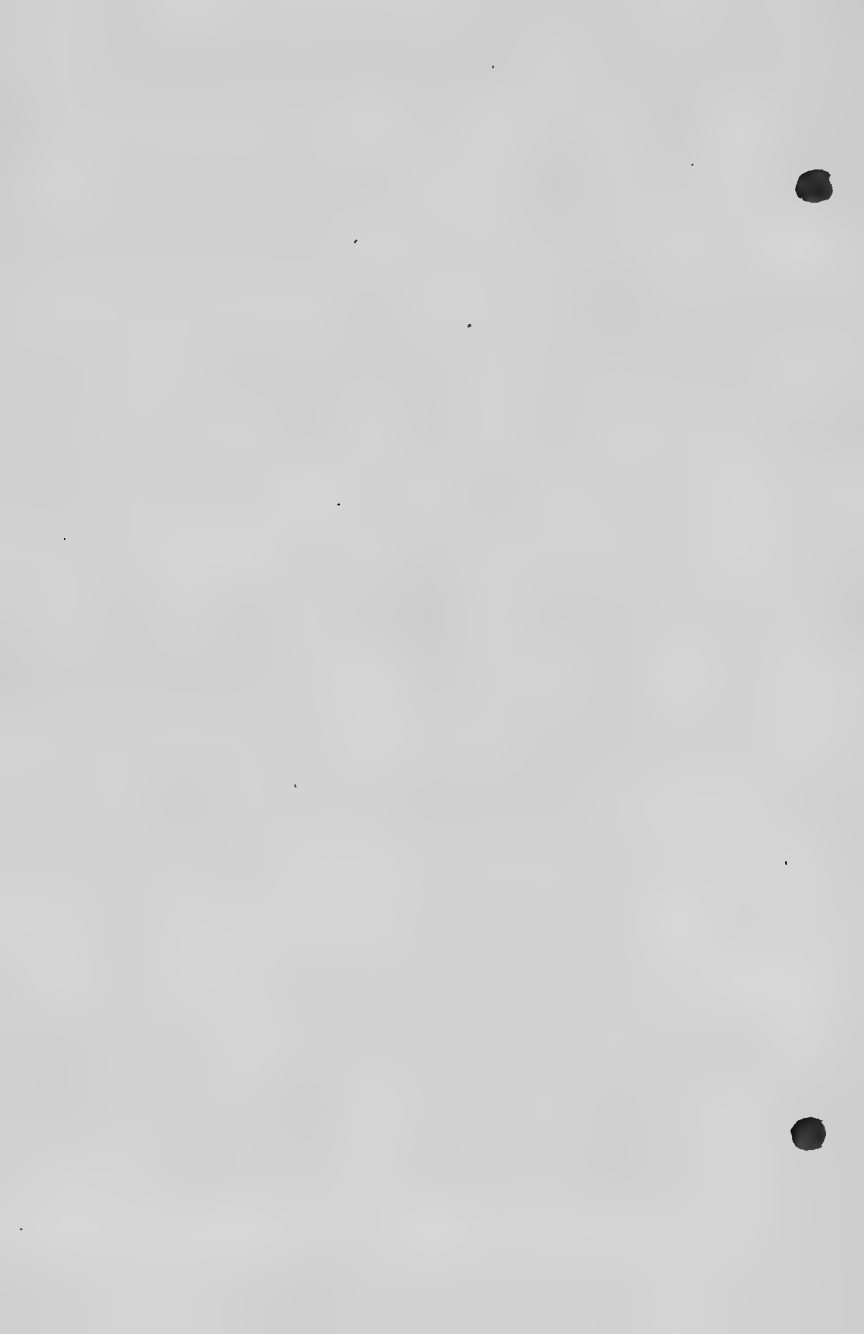
(In approved metal cans, holding not more than 100 pounds each)

Subject to the following conditions, permission is granted, when not in violation of any law, statute or municipal restriction, to keep not exceeding six hundred (600) pounds of calcium carbide in the premises described in this policy.

The conditions of this permit, insofar as they are within control of the Insured, are as follows:

1. That all calcium carbide shall be contained in watertight metal cans having a capacity not exceeding one hundred (100) pounds each.

2. That all such metal cans of calcium carbide shall be stored in a dry, waterproof and well ventilated place, and not more than one can of calcium carbide shall be opened for use or sale at any one time.



★

ADDITIONAL AMOUNTS

Additional amounts may be added by endorsement to policies (excluding those covering lumber, grain in terminal elevators and short date policies, for the full balance of the term at pro rata of the rate applying at the time the endorsement is made.

The Western Canada Insurance Underwriters' Association "C" Tariff Book of Rules



ADJUSTMENT CLAUSE

All policies (with the exception of policies on farm property), covering risks situate over fifty (50) miles from any railway having a regular schedule passenger train service shall contain the following Adjustment Clause:

ADJUSTMENT CLAUSE

In consideration of the rate at which this policy is written, it is understood and agreed that in the event of loss to the within-described property, the fees, travelling and adjustment expenses of one adjuster for all Companies concerned, shall be borne by the Insured.

AUTOMOBILES

Automobile Storage (Private)—

Charges for Automobiles stored in Private Dwellings, Private Barns, Private Garages and Outbuildings. (See page 40a).

Automobile Charges (In Mercantile Risks)—

(See Mercantile Tariff, page 65).

AVERAGE DISTRIBUTION

† AVERAGE DISTRIBUTION CLAUSE FOR BUILDINGS

In consideration of the rate at which this policy is written, it is hereby declared and agreed that in the event of loss, the insurance shall be held to cover and attach on the several or both buildings (or sections) hereinbefore described, in the proportion that the value of each shall bear to the values of all, at the time of the loss.

† AVERAGE DISTRIBUTION CLAUSE FOR CONTENTS

In consideration of the rate at which this policy is written, it is hereby declared and agreed that in the event of loss, the insurance shall be held to cover and attach in the several or both buildings (or sections) hereinbefore described, in the proportion that the value in each shall bear to the values in all at the time of the loss.

★ † WARNING—Whenever this clause is used a policy must have printed or stamped across its face, in large type, and in red ink, the words: "THIS POLICY CONTAINS A LIMITATION OF LIABILITY CLAUSE," and if these words are not printed or stamped, such clause is not, according to the Insurance Act, legally binding on the Insured.

Example of the Application of the Average Distribution Clause

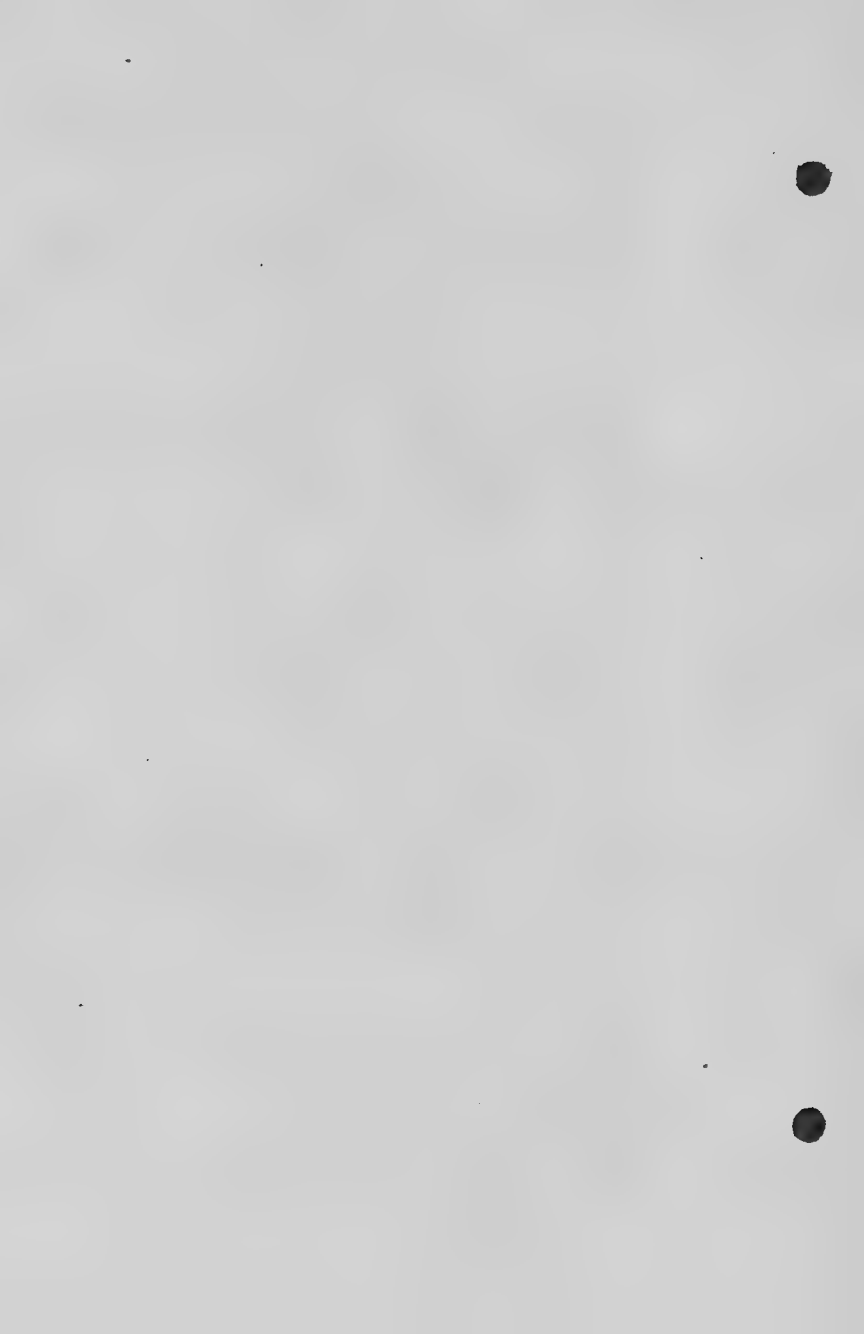
Amount of policy.....	\$10,000
Sound (total) value of property in Buildings "A"	
and "B"	15,000

Divided as follows:

In Building "A"	9,000
In Building "B"	6,000
Loss in Building "A"	6,000

As the value in "A" is 9,000/15,000ths or three-fifths of the total value of the property in both buildings, the amount of insurance to apply in Building "A" is \$6,000, and no more.

(See following page)



In like manner, the insurance applying in Building "B" is 6,000/15,000ths of \$10,000, or \$4,000.

The insurance, after the apportionment according to values, is to be treated as specific insurance, that is, as though it had been written originally for \$6,000 in Building "A" and \$4,000 in Building "B."

BILLIARD AND POOL TABLES

BILLIARD AND POOL TABLE CLAUSE

It is understood and agreed that this insurance does not cover loss or damage to billiard or pool tables caused by or arising from cigars, cigarettes, tobacco or other lighted material being placed or falling thereon, nor from the application of over-heated irons.

BLANKET POLICIES

A Blanket policy is one which—

First—Covers under one item more than one of the subjects of insurance enumerated on page 37 under heading "Specific Policies."

Second—Covers under one item on or in more than one building or division of building, separately rated.

Rates on Blanket Insurance

Upon the annual submission of the necessary (maximum, minimum and average) values covering the previous year's business and signed by the Insured, a blanket rate, subject to not less than 90% co-insurance, may be issued, such rate to remain in force for one year only. Duplicate copies of the proposed wording must be submitted at same time as application for rating is made.

Statement of Value Forms may be obtained on application to the Secretary.



★BUILDERS' RISK COMPLETED VALUE FORM

Buildings in course of construction—builders' risks, may be written under the following Completed Value Builders' Risk Form subject to the requirements of this rule.

This form is intended to cover the owner, builder(s) and/or contractor(s) as their respective interests may appear.

To comply with the conditions of the Completed Value Form, the aggregate amount of PROVISIONAL insurance must equal the full value of the described property at date of completion, including all permanent fixtures and decorations which will constitute a part of the completed building.

The inception date of insurance on any builders' risk written under the Completed Value Form, whether it be written under one or more policies, shall be not later than the date of commencement of construction above the level of the lowest basement floor, except where there is no basement, in which case it shall be not later than the date when the construction starts.

Rate

The rate for Completed Value Builders' Risk Form shall be 55% of the Co-insurance Builders' Risk annual rate. When the only rate applicable is without co-insurance the rate shall be 55% of the No Co-insurance Builders' Risk annual rate.

NOTE.—If the Builders' Risk Completed Value Form is used to cover risks in course of construction which, when completed, will be rateable under the three-year tariffs (including dwellings) the rate shall be 55% of the appropriate co-insurance or no co-insurance builders' risk annual rate as the case may be, not 55% of the rate applicable to the risk when completed.

Policy may be written only on an annual basis.

Cancellation

- (a) Cancellation is permitted with return premium based on the PROVISIONAL amount in accordance with the ordinary cancellation rule,

EXCEPT THAT

- (b) Upon completion of the building before expiry of the policy pro rata cancellation may be permitted provided the risk is not terminated but carried on in the same company under a policy insuring the completed building and for an amount of not less than 80% of that carried under the Builders' Risk Completed Value Form.

Provisional amount of policy may be increased by endorsement but premium for increased amount shall be figured from inception date of the policy.



The following wording is mandatory with the exception of paragraphs 1 and 2 which may be modified, subject to the General Rules, to meet the needs of the situation:

BUILDERS' RISK COMPLETED VALUE FORM

1. Provisional Amount.....dollars (\$.....).
 On the building only while in course of construction and unoccupied, to be.....stories in height and to be built of.....and roofed with.....and its additions to be built of.....and roofed with.....communicating and in contact therewith, foundations (except as hereinafter excluded), landlord's permanent fittings and fixtures attached thereto and forming part thereof, including fences, frescoes and plate glass, including materials to enter into and form part of the finished structure while therein, or elsewhere on the premises, to be occupied when completed as situate and being No.....on the.....side of.....Street, in the.....of.....Province of.....All the property of the Insured or for which the Insured is legally responsible.

Insurance map reference: Vol.....Sheet.....Block.....No.....

Subject to the following conditions and limitations:

2. This policy does not cover cost of excavation, nor brick, stone or concrete foundations, piers or other supports which are below the under surface of the lowest basement floor, or where there is no basement, which are below the surface of the ground.
3. The amount of insurance stated in this policy is provisional. It is a condition of this Builders' Risk Insurance, wherein the rate and premium are based on an average amount of liability during the period of construction, that at any date while this policy is in force, the actual amount of insurance thereunder is that proportion of the provisional amount that the actual value of the described property on that date bears to the value at the date of completion, but shall not in any case exceed the provisional amount.
4. In consideration of the reduced rate at which this policy is written, it is a condition of this insurance that in the event of loss, this Company shall be liable for no greater proportion thereof, than the provisional amount of insurance under this policy bears to the value of the described property at date of completion.
5. Permission is given to do such work and to keep and use such materials as are usual in the erection and completion of buildings.
6. In event of loss, the amount of such loss shall be automatically reinstated and in consideration of such reinstatement the insured shall pay this Company an additional premium computed at pro rata of the rate at which this policy is written for the unexpired term of this policy on the amount of loss paid.
7. Other insurance concurrent in form, range and wording herewith permitted.
8. This policy also covers direct loss or damage by lightning to the property insured (meaning thereby the commonly accepted use of the term "lightning," and in no case to include loss or damage by cyclone, tornado or windstorm) whether fire ensues or not; but if dynamos, exciters, lamps, switches, motors or other electrical appliances or devices are insured, it is made a condition of this contract that any loss or damage to them such as may be caused by lightning or other electrical currents artificial or natural is expressly excluded, and that this Company is liable only for such loss or damage to them as may occur from resultant fire or fire originating outside of the machines themselves. It is also understood and agreed and made a condition of this contract that if there is other insurance upon the property damaged, this Company shall be liable only for such proportion of any direct loss or damage by lightning (except as above stated) as the amount hereby insured bears to the whole amount insured thereon, whether such other insurance is with a similar clause or not.



9. If this policy is divided into two or more items, the foregoing shall apply to each item separately.

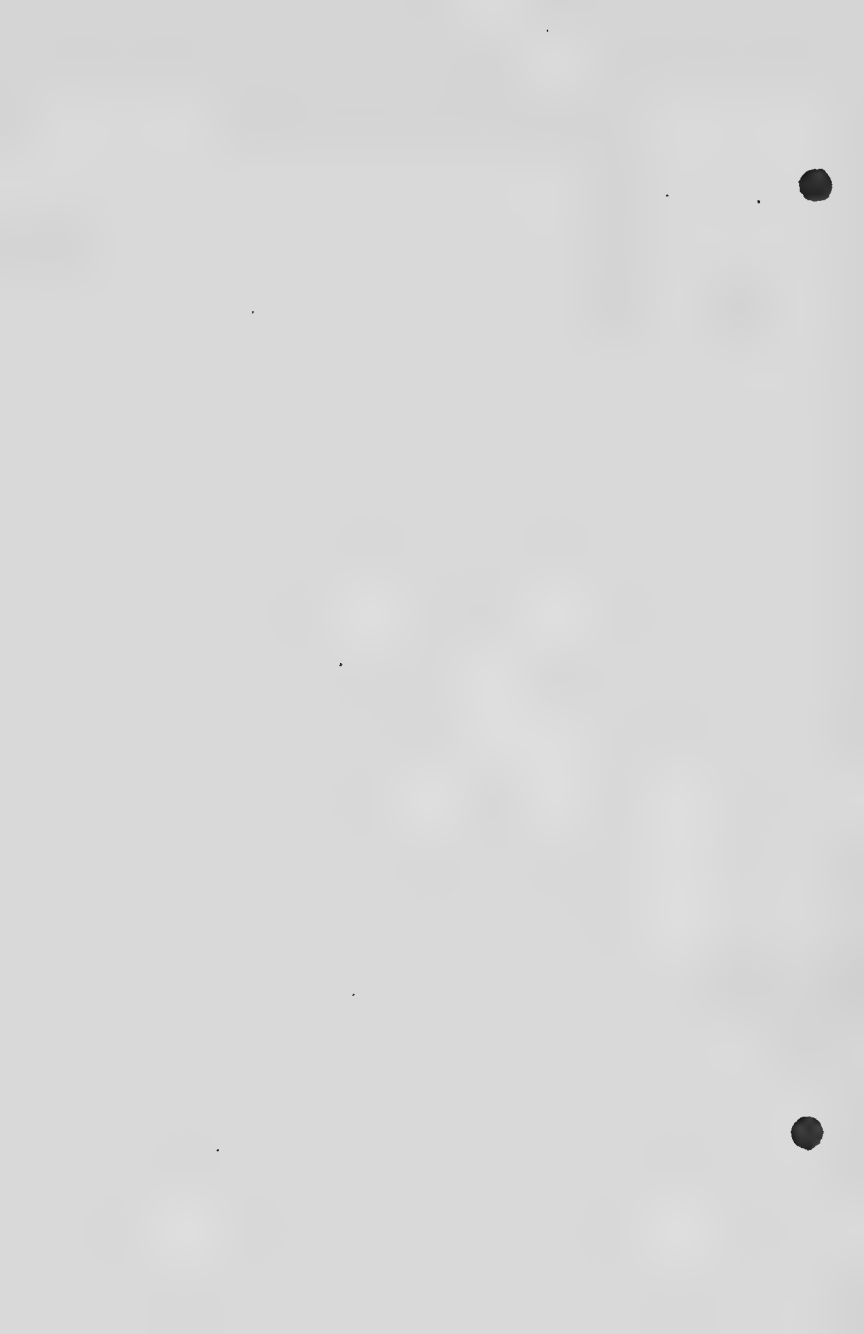
Loss, if any, payable to.....

Attached to and forming part of Policy No.....of the.....
Insurance Company.

Issued at its.....Agency.

Dated.....19.....
(Tear off)

TO AGENTS—There must be printed or stamped on the face of the Policy in conspicuous type and in red ink the words "This Policy Contains a Limitation of Liability Clause (or Clauses)."



CALCIUM CARBIDE, STORAGE OF

(See under Acetylene, page 5).

CANCELLATION BY INSURED

A policy may be cancelled at any time at the request of the Insured, in which case the Company shall retain the amount of premium earned, as computed under the short rate table applicable for the term the policy has been in force.

CANCELLATIONS

No policy, renewal or certificate of insurance shall be cancelled pro rata except at the request of the Company, or except in cases where the insurance is immediately re-written in the same Company for at least an equal amount.

In reporting cancellations of policies, Agents must state whether the same are cancelled pro rata or at short rates, and why so, and give date of cancellation and return premium on the policy.

Policies must not be cancelled pro rata and re-written pro rata for the unexpired term in another Company. Both transactions must be made at short rates.

CAUTION—It is essential that all cancellation forms should be signed.

(See also page 39, Transfers of Insurance).

CEASE OPERATIONS AND SHUT-DOWN PRIVILEGES

Permits to cease operations in mills and manufacturing risks may be granted for a continuous period of not exceeding thirty days without notice, but any extension of the privilege shall be by endorsement on the policy and for a stated term except, however, that in the case of glass factories, distilleries, saw mills, beet sugar works, canning factories, cement mills, packing houses, pickle factories and other industries, the nature of which prevents continuous operation during the entire year, privilege for cessation of operations may be granted for the necessary time required, which must be stated in the endorsement.

SHUT-DOWN PERMIT

Permission is hereby granted the Insured to shut down and cease operations for a period not exceeding thirty (30) days.

Where permission to shut down is granted to manufacturing risks, except as stated above, an extra charge of 10c per \$100 per month must be made or application made for a specific rate.



SHUT-DOWN PRIVILEGES OWING TO ACCUMULATION OF STOCK OR CLIMATIC CONDITION

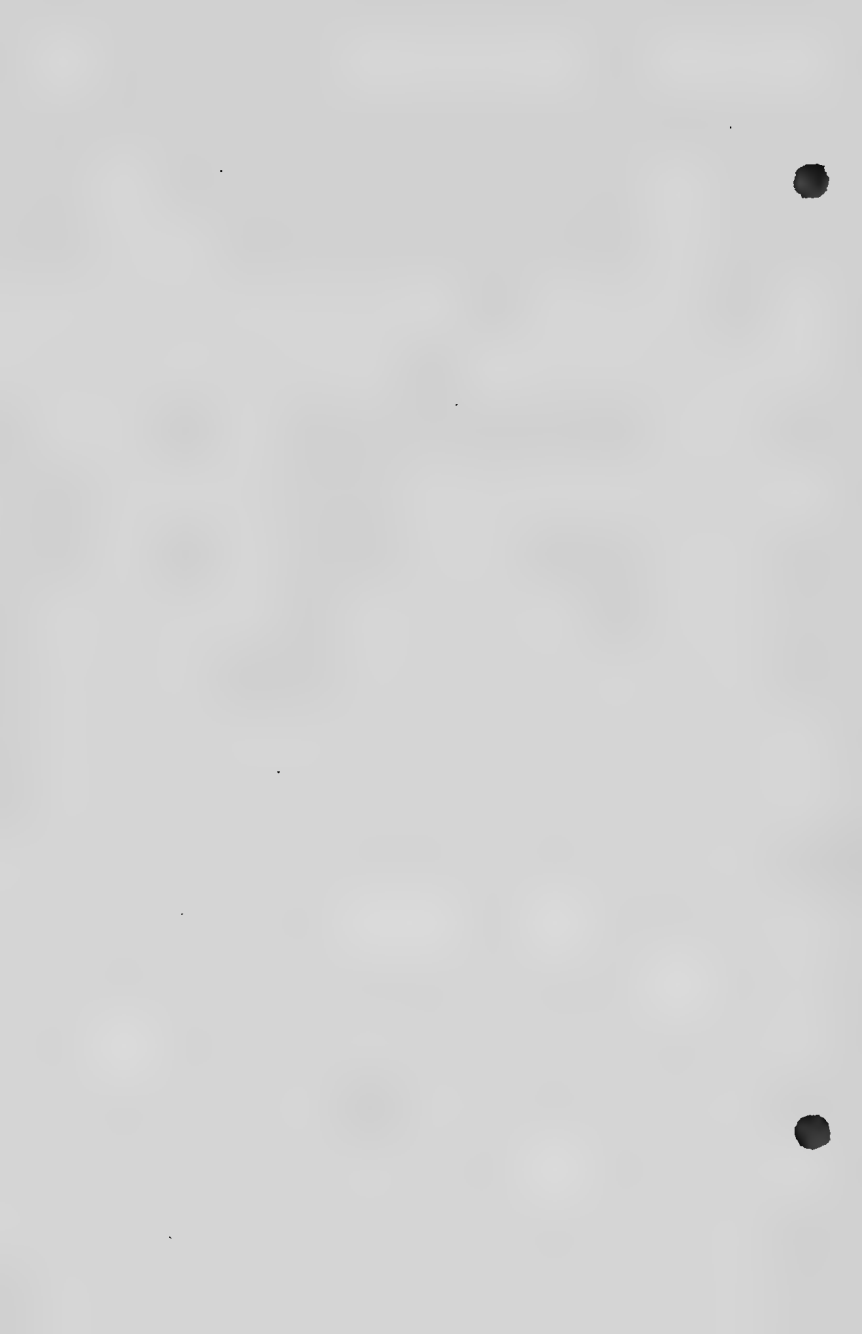
Permission may be granted to cease operations temporarily through accumulation of stock manufactured and the disposal of same; but it is understood and agreed that when the cause is accumulation of stock manufactured, such cessation of manufacturing operations for a period of more than thirty (30) consecutive days shall not be permitted unless men are employed around the premises for packing, shipping and other purposes.

ACCUMULATION OF STOCK OR CLIMATIC CONDITION PERMIT

Permission is hereby granted the Insured to cease manufacturing operations during the seasons that climatic conditions will not allow of same, and also to cease operations temporarily through accumulation of stock manufactured and the disposal of same; but it is understood and agreed that when the cause is accumulation of stock manufactured, such cessation of manufacturing operations for a period of more than thirty (30) consecutive days shall not be permitted, unless men are employed around the premises for packing, shipping and other purposes; otherwise this insurance will be null and void.

SHUT-DOWN PERMIT WHERE EXTRA CHARGE IS MADE

In consideration of an undertaking to pay an additional premium of \$.....permission is hereby granted for the premises insured or containing the property insured under this policy, to remain silent for a period of.....from date hereof.



CHIMNEYS**Charges**

For one or more metal, artificial stone or earthenware chimneys passing through a wall, window or roof, an extra charge must be made whether the chimney is in use or not or whether in main building or addition attached thereto.

Add to basis rate of building or contents (excluding farm property):

For one or more metal chimneys	.50
For one or more earthenware, tile or standard air-space chimneys	.25

(See also Natural Gas Vents, page 26).

★

Deductions

The following deductions are not applicable to farm property, dwellings, risks listed in the three-year tariff, sprinklered property, buildings of fire-resistive or mill construction, special hazards, oil properties, grain warehouses and elevators, lumber or fuel yards.

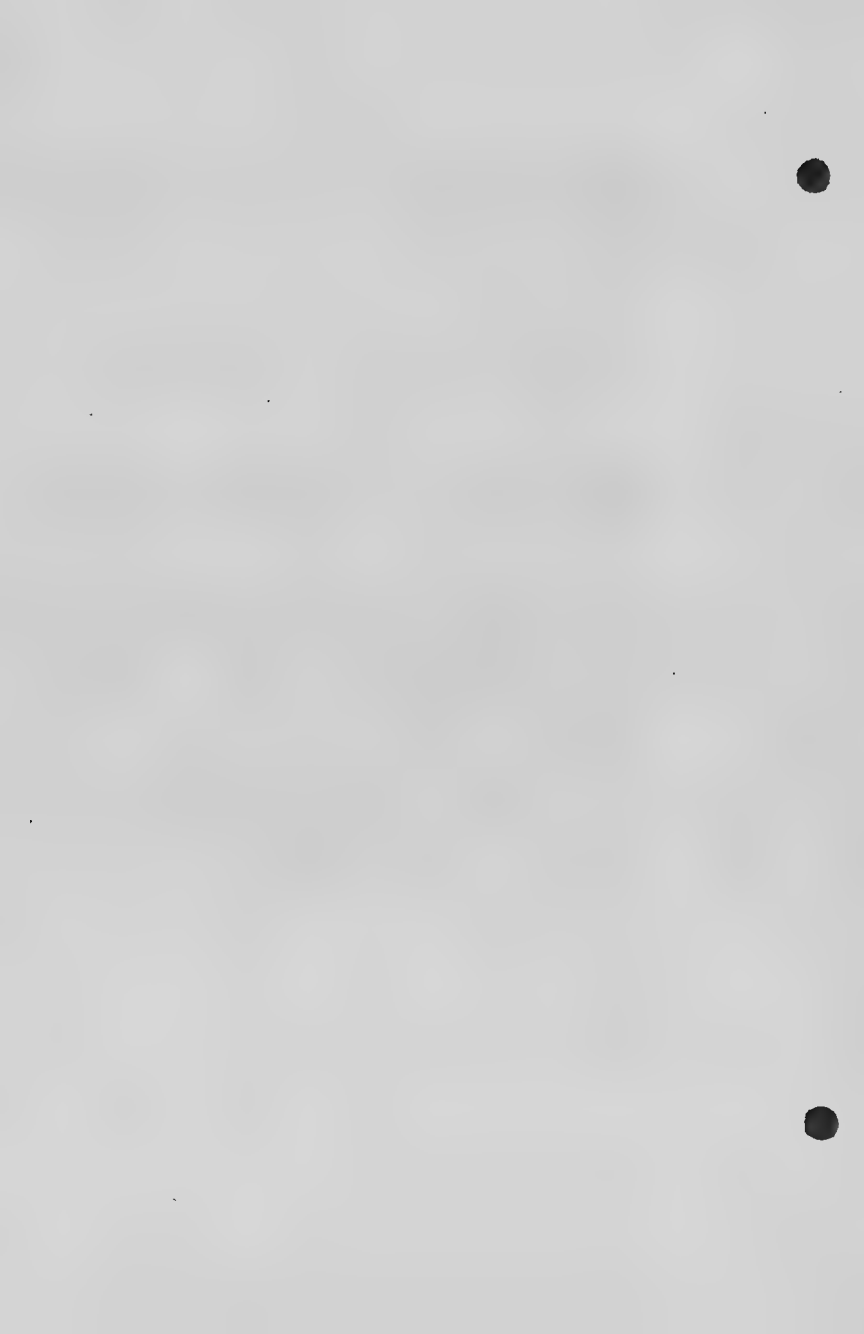
If chimneys are solid brick or concrete construction not less than 8" thick or 4" brick with flue lining, built from the ground and supported on solid masonry or concrete foundation or footing, and providing no other chimney of inferior construction in building or its addition adjoining or communicating:

Deduct from Building and Contents Rates..... .10

NOTE.—No building is eligible for this reduction where masonry or concrete chimney is supported on a bracket.

Construction of Air-Space Chimneys

To be of two parts, the smoke flue wrapped in asbestos to be firmly enclosed in outer metal chamber with not less than 3 ½-inch air space, and vent hole at top and bottom to permit of a circulation of air around the smoke flue.



CLAUSES AND PERMITS

When a clause of any kind, approved or sanctioned by the Association, is required to be attached to, or is called for upon a policy, it must be written, printed or stamped thereon, or attached thereto in full; and words, phrases or expressions conveying the idea that any such clause is made and is to be considered a part of the policy contract by being merely mentioned or referred to by name, such as subject to "Mechanics' Permit," "Co-insurance Clause," "Consequential Damage Clause," are not permitted.

COMPLAINTS

When an agent has cause to believe that the rates, rules or regulations of this tariff, or the Association, have been violated, he shall submit the matter in writing, with full particulars, to the company or companies represented by him, in order that it may be brought before the proper authority to be dealt with.

CONCURRENT INSURANCE

Permission may be granted for further concurrent insurance on all property except farms, to a specified amount, or to a percentage of the value of the property at risk.

★ When permission is given for further concurrent insurance, either of the following permits is authorized, but if it is desired that liability be definitely limited, then the Limitation of Liability Clause should be used instead of the Concurrent Insurance Clause.

AUTHORIZED PERMIT FOR CONCURRENT INSURANCE

Total concurrent insurance, including this policy, permitted up to.....% of the actual cash value of the property insured.

LIMITATION OF LIABILITY CLAUSE

Permission granted for other insurance, but the insurers shall not be liable under any item of this policy for more than.....of the actual cash value of the property insured at the time of any loss, or, in the event of there being any other insurance covering any of the said property, for more than a rateable proportion of such percentage of value.

WARNING—When the latter clause is used a policy must have printed or stamped across its face, in large type, and in red ink, the words: "THIS POLICY CONTAINS A LIMITATION OF LIABILITY CLAUSE," and if these words are not printed or stamped, such clause is not, according to the Insurance Act, legally binding on the Insured.

For Concurrent Insurance permitted on Farm Risks (see Mandatory Farm Wording 7a).

CONCURRENT POLICIES

Care should be taken that all policies covering the same property shall have wordings reading exactly alike; where forms, permits or clauses are provided by this Association they should be used.



CO-INSURANCE

A Co-insurance Clause is an obligation on the part of the Insured to secure and maintain during the currency of the policy insurance amounting, in all, to not less than a specified amount of the actual cash value of the property insured. The fixing of values in advance, i.e., at the time of the effecting of the insurance, as a basis for settlement of a loss in connection with this clause, is not sufficient. In the actual settlement of losses account must be taken of changes in values, by reason of increased or decreased cost of materials, or labor, or depreciation through age, or use, or fluctuation in market prices of commodities.

CO-INSURANCE CLAUSE

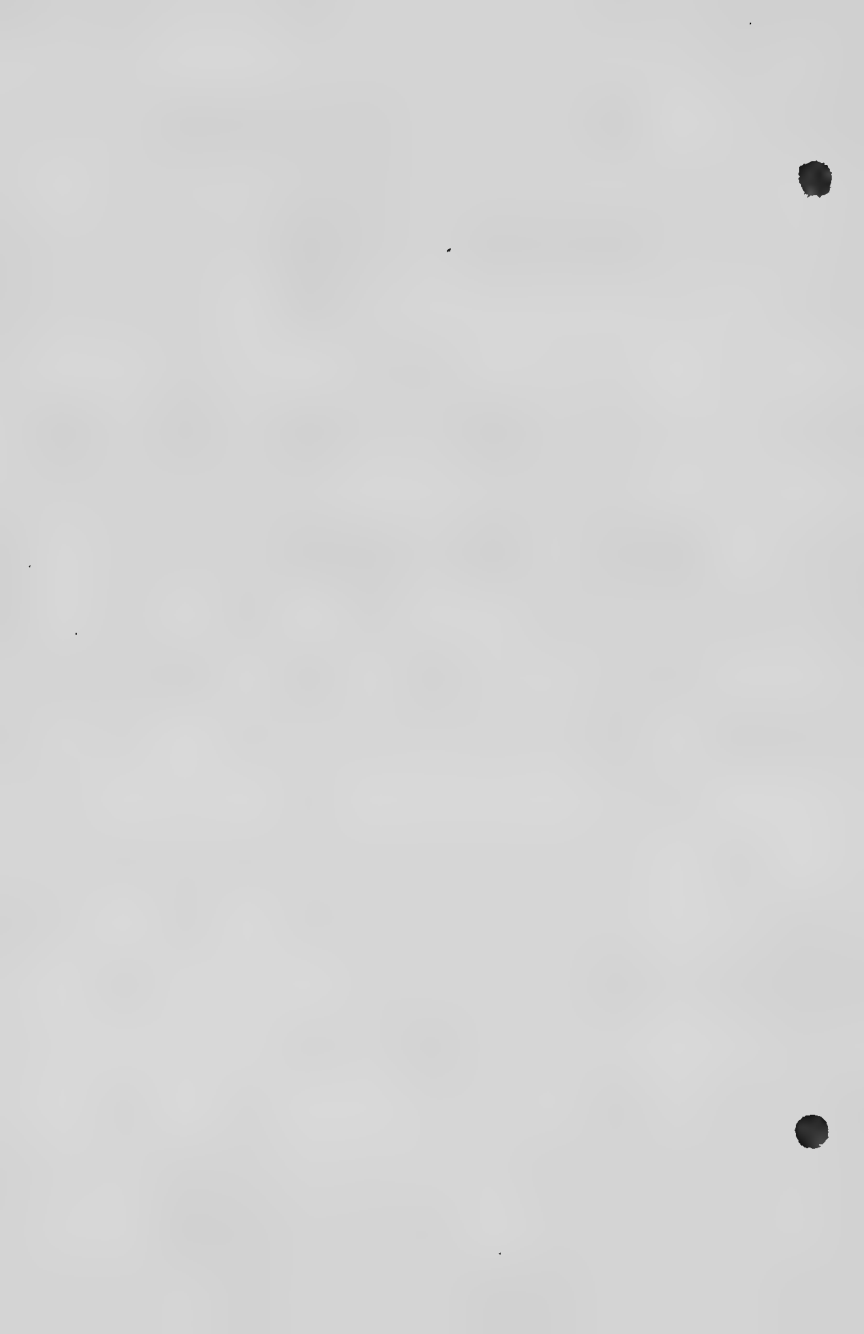
It is part of the consideration of this policy or renewal thereof, and the basis upon which the rate of premium is fixed, that the Insured shall maintain insurance concurrent in form with this policy on each and every item hereby insured, to the extent of at least.....% of the actual cash value thereof, and that failing to do so, the Insured shall be a co-insurer to the extent of an amount sufficient to make the aggregate insurance equal to.....% of the actual cash value of each and every item hereby insured, and in that capacity shall bear his, her or their proportion of any loss that may occur.

WARNING—A policy containing a Co-insurance Clause must have printed or stamped across its face in large type and in red ink the words, "THIS POLICY CONTAINS A CO-INSURANCE CLAUSE," and if these words are not printed or stamped such clause is not, according to the Insurance Act, legally binding on the Insured.

★ Changes Permitted in Co-insurance Clause

In policies which contain a single item, the words "each and every item" may be omitted from the two places in which they occur in the Co-insurance Clause and the following words substituted: "the property."

(See following page)



Explanation of the Application of the Co-insurance Clause

Take for Example the 80% Co-insurance Clause:

This clause does not affect the settlement of a loss when the property insured is destroyed to the extent of eighty per cent. (80%) or more of its actual cash value.

When the property is insured for not less than eighty per cent. (80%) of its actual cash value, whether the loss be total or partial.

The clause affects the settlement of a loss only in the event of the property being PARTIALLY destroyed when the insurance is less than eighty per cent. (80%) of the actual cash value, for instance:

Insured sustains a loss of \$400 on property worth, at the time of the fire, \$1,000. He holds a policy for \$600, subject to the eighty per cent. (80%) co-insurance clause.

Sound value of property at time of fire.....	\$1,000
--	---------

Amount of insurance required under 80 per cent. co-insurance clause	800
--	-----

Amount of insurance actually held.....	600
--	-----

Showing a deficiency (which is the amount the Insured contributes as a co-insurer) of.....	200
---	-----

The loss, amounting to \$400, is apportioned as follows:

The company insures \$600 and contributes 600/800 of the loss	300
--	-----

The Insured is a co-insurer for \$200 and contributes 200/800 of the loss.....	100
---	-----

★ **Eliminations not to be made where Co-insurance is used**

Any elimination of the specific property from the forms of policies where Co-insurance Clauses are used shall be considered a violation of the tariff, except as hereinafter stated.

★ **Foundations**

Foundations of the building below the level of the ground, buried piping, basement floors, the cost of excavation and architects' fees in connection therewith may be eliminated in writing insurance on buildings and consequently from the operation of the Co-insurance Clause.

See Foundation Clause, page 16a.



CO-INSURANCE, REDUCTION FOR

On all risks except Special Hazards, Sprinklered Properties, Buildings of Fire-resistive or Mill Construction, Dwellings and Farm Property, the following scale of reductions for the application of the 80% Co-insurance Clause will apply:

Third Class "C" Tariff Towns

Risks within the corporate limits of third class towns.

Buildings only of wood joist construction and having brick, stone or solid concrete walls.....Deduct 15%

Buildings only of other construction.....Deduct 10%

Stocks only in stores and warehouses (bought and sold in the ordinary intercourse of trade)

In first class buildingsDeduct .15

In second, third and fourth class buildings. Deduct .25

Fourth Class "C" Tariff Locations

Buildings only of wood joist construction and having brick, stone or solid concrete walls.....Deduct 10%

Stocks only in stores and warehouses (bought and sold in the ordinary intercourse of trade)

In first class buildingsDeduct .15

In second, third and fourth class buildings..Deduct .25

*CONSEQUENTIAL (Property Damage) LOSSES

NOTE.—Covers under this Rule must not be granted by a separate policy or item covering Consequential Loss only.

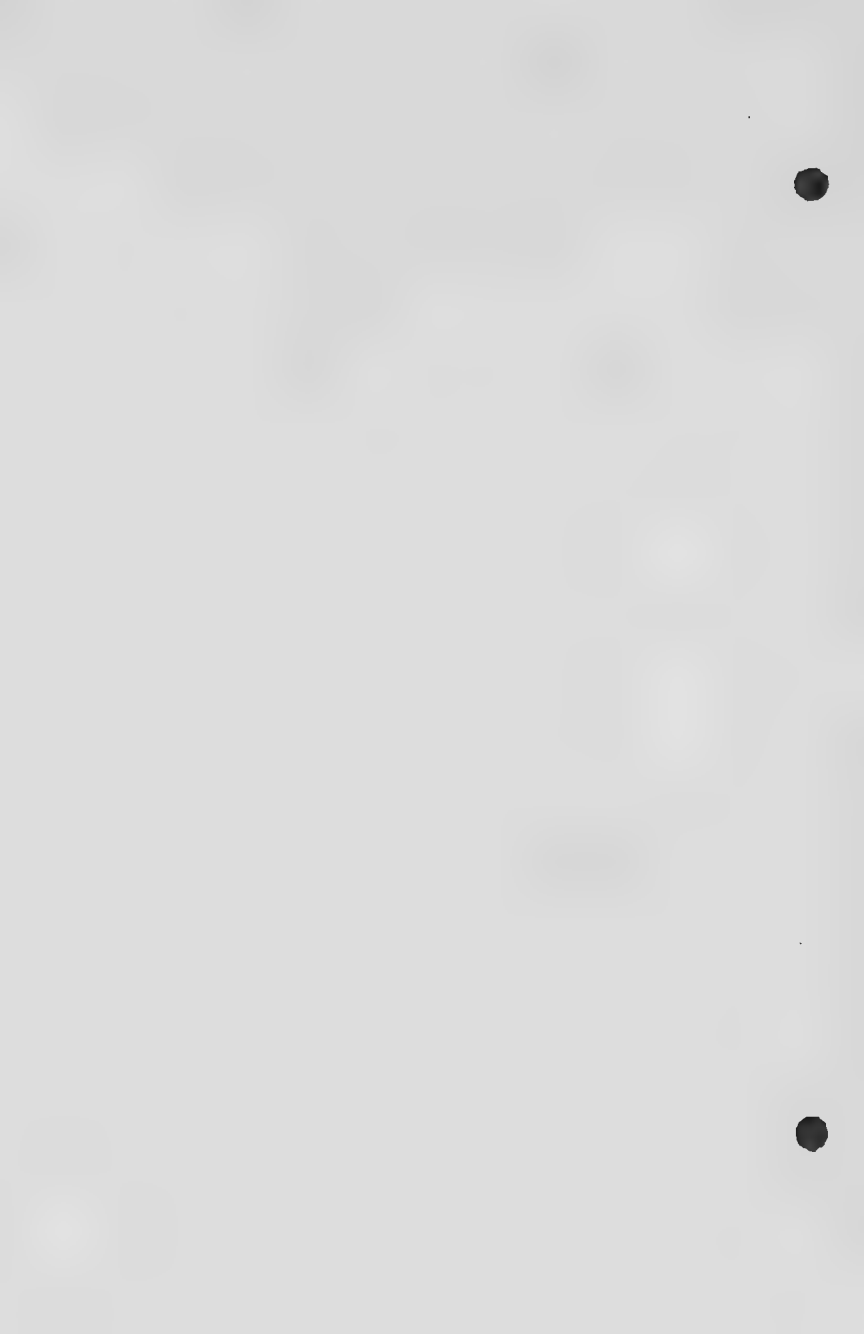
a. Cold Storage

1. Policies covering stock, against fire only, in buildings artificially cooled by mechanical apparatus may contain the following Consequential Loss Assumption Clause without extra charge except where otherwise provided by the rate.

CONSEQUENTIAL LOSS ASSUMPTION CLAUSE—COLD STORAGE (Applicable separately to Item(s).....)

The insurance under this policy on.....is hereby extended to include loss or damage to said stock due to change in temperature resulting from damage, caused by the perils insured against, to the refrigerating or cooling apparatus connections or supply pipes and apparatus furnishing power therefor situate.....

The foregoing extension is subject otherwise to all the terms and conditions of this policy (as now existing or hereafter changed) and without increasing the amount(s) insured.



It is further understood and agreed that if there shall be other fire insurance on the said property, this Company shall only be liable by virtue of this extension of liability for not exceeding such proportion of such Consequential Loss as the amount of this policy bears to the total fire insurance on the property, whether such other fire insurance does or does not cover Consequential Loss, and whether or not such other fire insurance be valid or collectible.

If this policy is subject to the Additional Perils Supplemental Contract or Malicious Damage Endorsement, this Extension Clause shall not apply to the Riot or Malicious Damage perils.

Where the rate provides for the exclusion of liability for Consequential Loss (or Contingent Hazard) the following clause must be used:

CONSEQUENTIAL LOSS EXEMPTION CLAUSE—COLD STORAGE

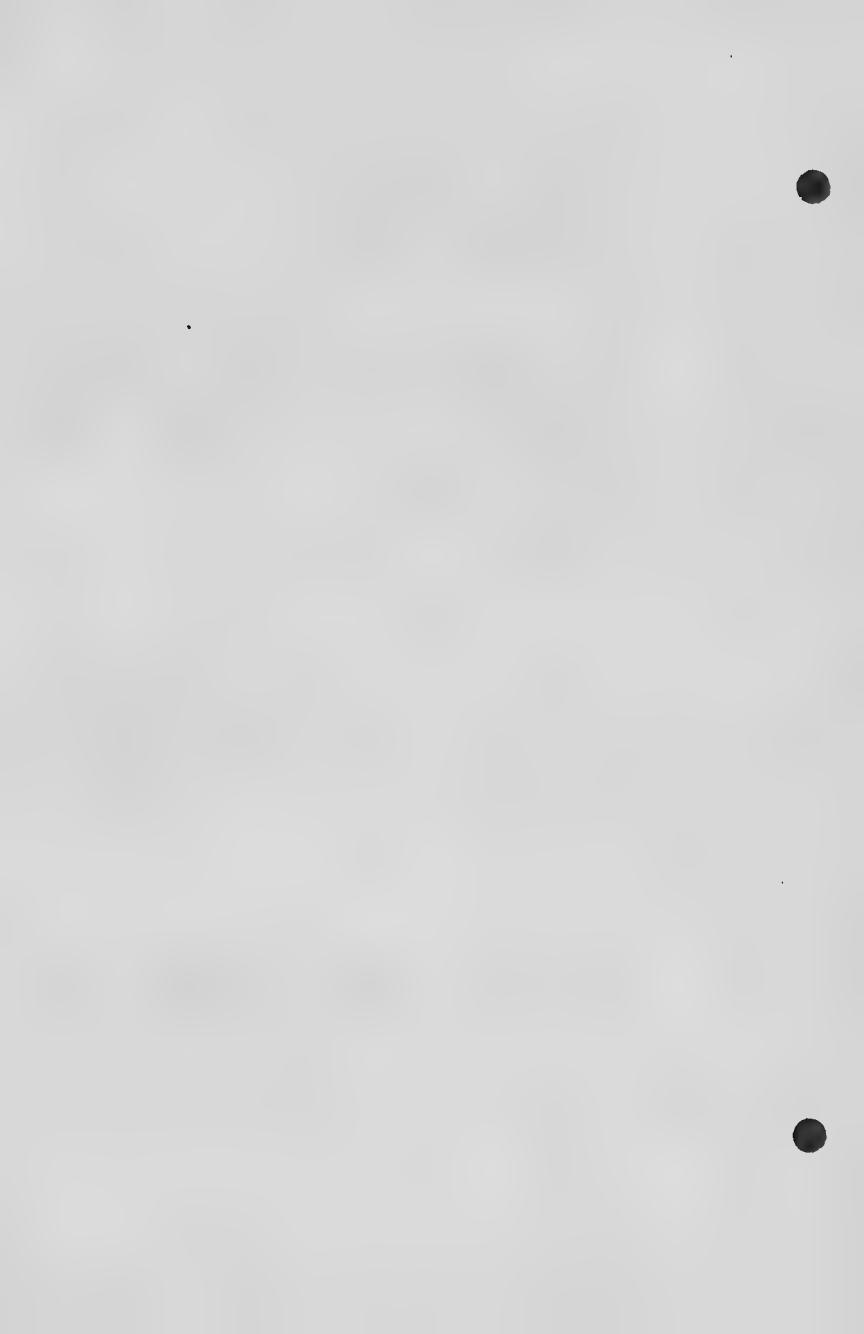
It is part of the consideration of this policy, and the basis upon which the rate of premium is fixed, that this Company shall not be liable for damage caused by change of temperature resulting from the total or partial destruction of the refrigerating or cooling apparatus connections or supply pipes nor by the interruption of refrigerating or cooling processes from any cause.

b. Other than Cold Storage

A policy may be extended to include other Consequential Losses than as mentioned in (a), provided the liability is limited to loss caused to specifically mentioned property, and the policy also specifies the particular causes to be insured against which might give rise to such Consequential Losses, such causes to be definitely specified, mentioning where necessary the particular machinery, equipment, process or property and its location. A policy may also be extended to cover Consequential Losses due to the destruction of Complementary Component parts of property, such as parts of Garments, Wallpapers, Catalogues, etc. Extra rate must be named and form approved for each case. Specimen clauses, which are obligatory, can be obtained on application. Eighty per cent. (80%) co-insurance (or higher) obligatory.

CONTENTS ON PLATFORMS, SIDEWALKS AND ON GROUND ADJACENT

Policies covering on contents in buildings and on platforms, sidewalks, ground adjacent, within 50 feet thereof, and in cars on track and trucks within 100 feet thereof, shall not be considered as blanket policies, and, therefore, may be written under one sum.



DESCRIPTION OF RISK

A policy covering building shall give a proper description of a building and the location and occupancies (at least the principal occupancies shall be named).

A policy covering contents shall give a proper description of the building and location and occupancies (at least the principal occupancies shall be named), and the nature of the contents covered. "\$_____ on merchandise" is insufficient. Always specify the nature of the merchandise.

The use of the word "etcetera" or the abbreviation "etc.", or the term "plant" (unless the full intent of same is specified on the form) in the wording of a policy is prohibited.

DISQUALIFICATION OF AGENT

Any Agent who shall have been convicted three times of wilful violation of any rule or agreement with this Association, or any Agent or Employee who shall have converted to his own use money or property belonging to a Company or Representative, shall thereafter be disqualified from acting in any capacity for any Company or Representative, except by the unanimous vote of the Association.

In order that the foregoing rule may be enforced, each Company or Representative shall promptly report to the Secretary the name of any Agent or Employee removed for violation of any rule or regulation of the Association.

EXTENSION OF COVER TO OUTBUILDINGS

Dwelling and Household Furniture

- ★ The wordings used in the Standard Forms are mandatory.

EXTRA CHARGES

All extra charges quoted in this tariff are the extra charges to be made per \$100 per annum, unless otherwise stated.



FIRE EXTINGUISHERS

For the installation of approved Underwriters' labelled 2½-gallon fire extinguishers (one extinguisher to be installed for each 2,500 square feet floor area, all floors and basement to be protected) the following reductions apply. Irrespective of total floor area, there should be one chemical located on each floor of the building.

In ordinary mercantile buildings, reduction per \$100 per annum	.05
In three-year risks (other than dwellings and farm property) reduction per \$100 per annum	.03
In three-year risks (other than dwellings and farm property) reduction per \$100 for three years	.06

Dwellings (including Railway Station Agents' dwelling contents and Farm Property) are not eligible for the above-quoted reduction.

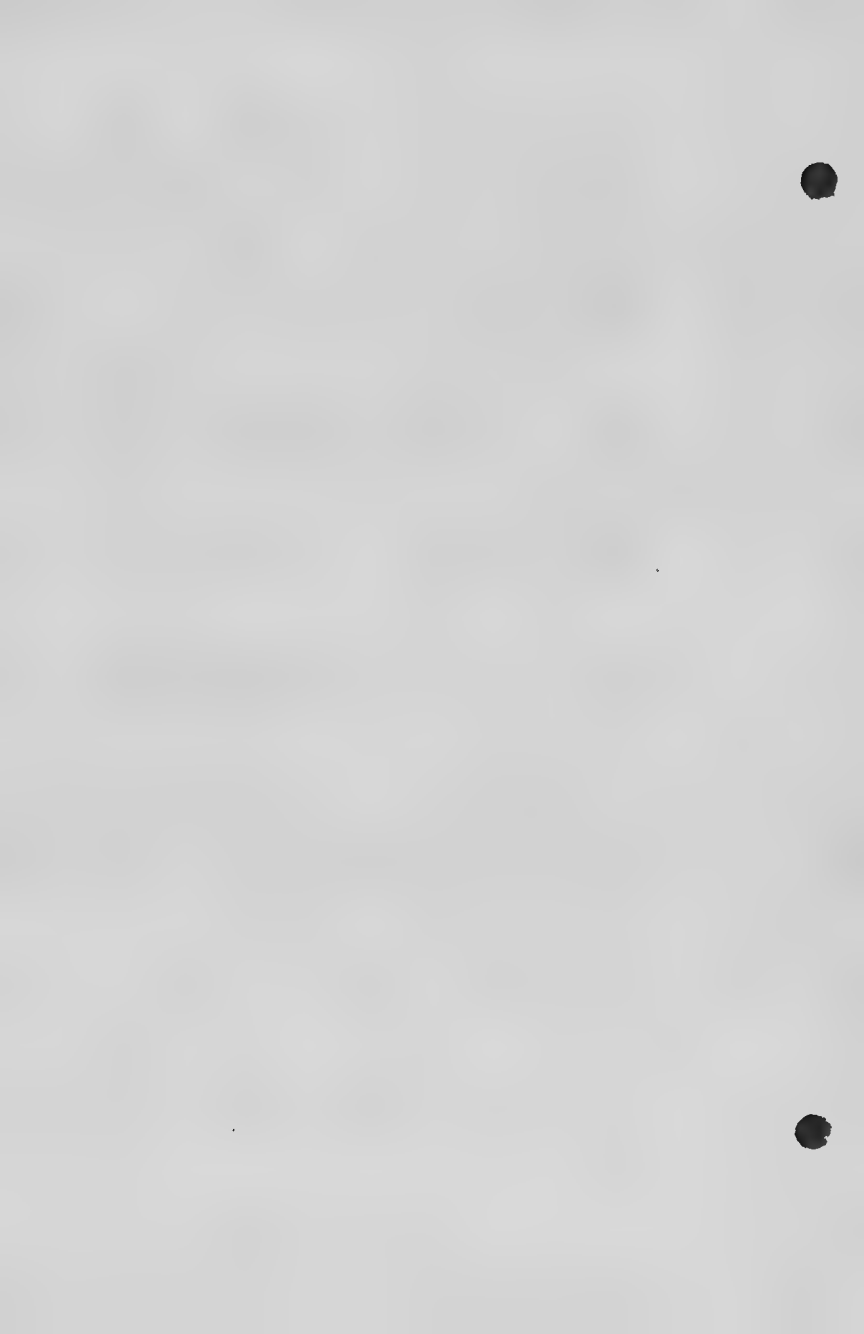
No reduction allowed for extinguishers (except suitable non-freezing types), in buildings not heated throughout the year, as the chemical contents freeze at ordinary freezing temperatures.

For special hazard risks, electric light stations and oil risks, application should be made to the Secretary to ascertain the most suitable type of chemicals to install and the reduction to be granted for same.

NOTE.—For all risks situated in specifically rated towns and villages, application must be made for rerating when chemical extinguishers are installed in order that the reduction may be allowed.

FIREWORKS

★ If stock (out of season) is kept in metal-lined boxes and does not exceed \$200.00, no extra charge.



FLOATING POLICIES

★ Special rates may be named on application to cover floating property at various locations, including goods on hire or sold on the installment plan. Before rate can be authorized, full particulars of the risks covered, and values, are necessary, also duplicate copies of the proposed wordings must be submitted for approval at the same time application for rating is made.

All such insurances must be subject to 100% Co-insurance.



★

FOUNDATION CLAUSE

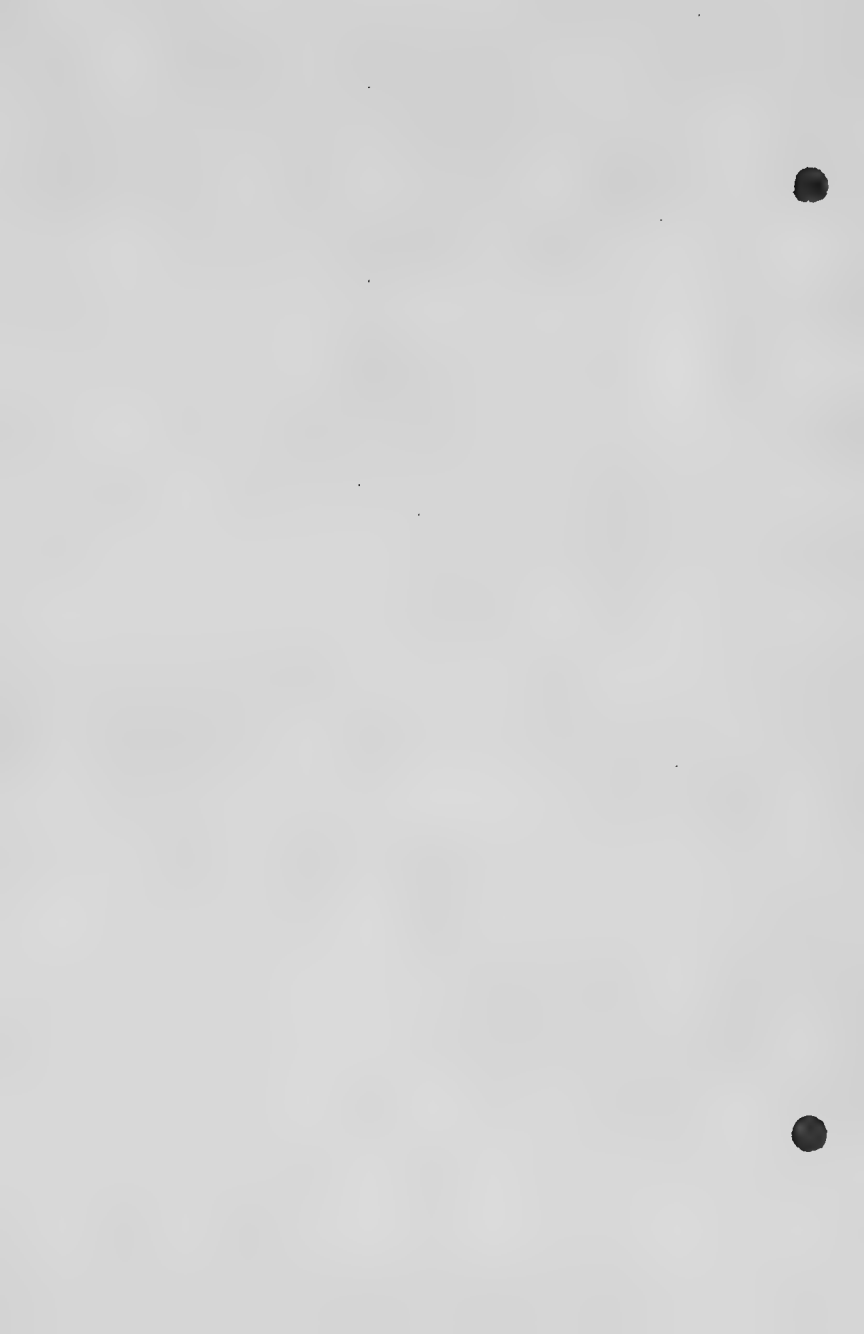
It is understood and agreed that this insurance does not cover loss to buried piping or basement floors, or the foundations of buildings below the level of the ground, nor is the value of the buried piping, basement floors, or the stone, brick or concrete foundations, nor the cost of excavating same, nor architects' fees in connection therewith, to be included in calculating the value of the property with relation to, or for the purpose of the co-insurance clause.

See Elimination where Co-insurance is used, page 13.

FURNITURE AND FIXTURES

Furniture and Fixtures may be included in any contents item with the provision that not more than 5% of the total amount of the item be held to cover on Furniture and Fixtures.

Where Co-insurance (80% or over) is carried the above limitation rule is not applicable.



★ GASOLINE AND GASOLINE APPLIANCES

The term "gasoline" shall be held to include benzine, naphtha and any of the light products of petroleum, coal or tar by whatever name known or called.

GASOLINE FOR SALE OR USE

Permission may be granted for keeping gasoline for sale or use and the following charges shall be made, both to building and contents:

	Per Annum
Not exceeding one gallon	No charge
Over 1 gallon, not exceeding 5 gallons.....	25c per \$100
Over 5 gallons, not exceeding 10 gallons.....	35c per \$100
Over 10 gallons, not exceeding 15 gallons.....	45c per \$100
Over 15 gallons, not exceeding 20 gallons.....	55c per \$100
Over 20 gallons, not exceeding 1 barrel ..	\$1.00 per \$100

If gasoline is drawn into the building from outside tank by gravity flow, charge same is if entire supply of gasoline was in the building.

In daily newspaper and printing offices two gallons may be kept without charge if contained in approved safety cans.

No permission shall be granted for more than one barrel of gasoline. All policies shall be subject to the following permit:

PERMIT FOR KEEPING GASOLINE (For Sale or Use)

CAUTION—Gasoline is dangerous to life and property. At ordinary temperature gasoline continually gives off inflammable and explosive vapor, and a flame some distance from the material will ignite it through the medium of this vapor. The vapor from one pint of gasoline will make 200 cubic feet of air explosive. It depends upon the proportion of air and vapor whether it becomes a burning gas or destructive explosive. Beware of any leaks, and never forget how dangerous a material you are handling.

The term "gasoline" shall be held to include benzine, naphtha, or any of the light products of petroleum, coal or tar by whatever name known or called

In consideration of the following warranty and an undertaking to pay additional premium of \$..... permission is hereby granted to keep on the premises.....gallons of gasoline, the same to be kept in a closed can, free from leak, and it is hereby warranted by the Insured that the drawing of gasoline, filling or opening of containers of gasoline, shall be done by daylight, or incandescent electric light only, and that there shall be no other artificial light and no fire or blaze in the vicinity where the gasoline is stored. If any of these warranties is in any way disregarded, all insurance by this policy shall immediately cease and the policy shall be null and void.

GASOLINE STORAGE SYSTEMS WITH UNDER- GROUND TANKS (Mercantile Risks)

The following charges apply when the gasoline is kept in approved Underwriters' labelled storage systems in stores and mercantile risks (not garages):

If stock in approved outside underground tank and drawn into building only by self-measuring pump, or if stock kept in an approved portable tank.....	.10
---	-----



Same without self-measuring pump	.25
If stock in approved inside underground tank filled from and ventilated to outside, drawn only by approved self-measuring inside pump	.15

NOTE.—The storage tank should be located, if conditions permit,
not less than five (5) feet from building and top of tank
should be three (3) feet underground.

If both pump and tank (street type storage system) are
outside on street, with tank underground, and pump
located not less than five (5) feet from building... No charge

No special permit is required in policies for the above type
of street storage system.

For Gasoline Storage in Garages (see pages 72-72a).

For cover on Gasoline Pumps situated outside the building
(see page 37).

GASOLINE ENGINES

Engines—Gasoline or Kerosene—

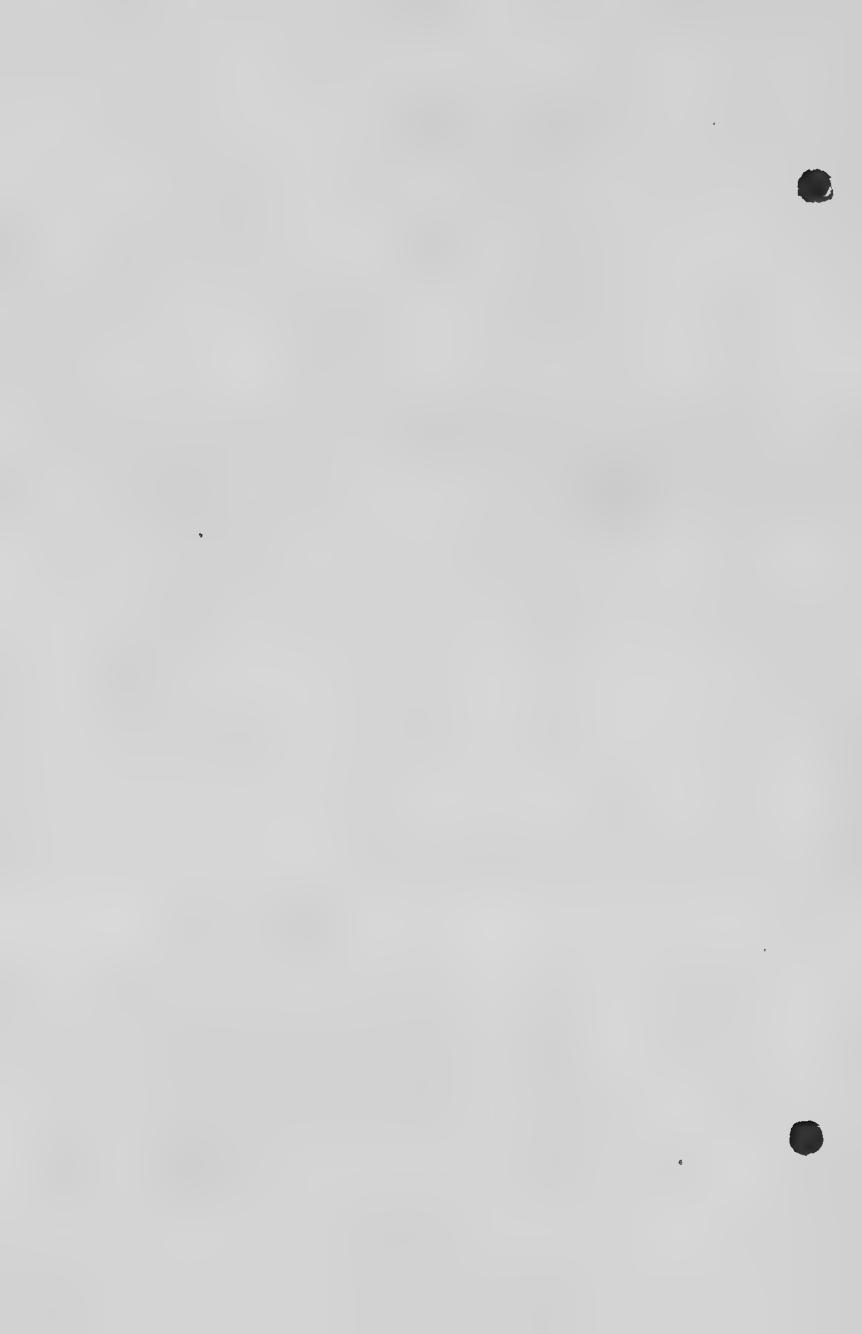
1. **Engine**, outside tank, when installed in accordance
with requirements, page 22, Items 4-5 Charge .15
2. **Engine**, outside tank, not arranged as above, apply
same rates according to tank capacity as are ap-
plicable to engine with tank inside building (see
Items 5 and 6).
3. **Engine**, inside tank, capacity not exceeding 5 gallons,
when installed in accordance with requirements,
page 22, Items 4-5 Charge .25
4. **Engine**, inside tank, capacity in excess of 5 gallons,
when installed in accordance with requirements
(page 22, Items 4 and 5), extra charges based on
gasoline sales rates (see page 17) to apply.
5. **Engine**, inside building, not arranged as above and
tank capacity not exceeding 5 gallons Charge .50
6. **Engine**, inside building and not arranged as above
and with tank capacity in excess of 5 gallons.
Charge 50c plus 10c extra for each 5 gallons or
part thereof in excess of 5 gallons.

Engine (demonstrating) in Implement Warehouses—

Engine used occasionally in agricultural implement
warehouses or stores for experimental or demon-
strating purposes only, when installed in accord-
ance with requirements, page 22, Items 4-5 Charge .10

If more than one engine is demonstrated, for each
additional engine Charge .05

Not more than three engines to be demonstrated or
to have gasoline in tanks of same at any one time.



7. **Gasoline Engine (domestic)**, in connection with low voltage private lighting system or for domestic purposes, when installed in accordance with requirements, page 24, Item 6 No charge

NOTE.—Only one plant allowed free. For each additional, charge according to type of machine, method of feed and tank capacity.

GASOLINE APPLIANCES

★ Where any gasoline appliance or device is used or automobile stored, **IRRESPECTIVE OF WHETHER A CHARGE IS MADE OR NOT**, it is necessary to attach to the policy the following **Gasoline Appliances, Vehicles and Oil Permit Form** in order to comply with **Statutory Condition Number Five (5)**.

- (a) For gasoline appliances and devices permitted without extra charge (including lamps, stoves, blow torches and other miscellaneous devices with individual reservoir or tank capacity not exceeding one gallon) see paragraph (b) of the Gasoline Appliances, Vehicles and Oil Permit Form.
- (b) For any gasoline appliance or device **other than the above**, application to be made to the Association.

★ GASOLINE APPLIANCES, VEHICLES AND OIL PERMIT

In consideration of the premium at which this policy is written and subject to the conditions applicable to the appliance or device used and the compliance by the Insured with the hereinafter named warranties, **PERMISSION IS GRANTED**, when not in violation of any law, statute or municipal restriction

Appliances mentioned under Paragraph "B" are permitted Free of Charge

- (a) For the storage or use of oils, paints and varnishes usual to the occupancy described herein.
- (b) To use gasoline or kerosene appliances and devices (other than engines) providing the tanks or reservoirs of same do not exceed one gallon capacity. For gasoline or kerosene engines of not exceeding 2½ h.p. when used either for generating low voltage electric current or for domestic purposes only, and being pump or suction fed from supply tank of not exceeding two gallons capacity, located in base of engine or attached to same. (Gravity feed not permitted).

For not exceeding two automobiles in any mercantile risk.

For automobiles in risks occupied entirely as private dwellings, private barns, private garages, and private outbuildings.

Appliances OTHER than mentioned above to be charged for in accordance with Tariff, and full particulars to be given under Paragraph "C"

- (c) **FOR PERMISSION FOR GASOLINE OR KEROSENE APPLIANCES, DEVICES, ENGINES OR AUTOMOBILES OTHER THAN MENTIONED ABOVE.**

In consideration of an undertaking to pay additional premium of \$..... permission is granted for.....

(State number of appliances permitted, describing by trade name character and purpose for which used)



(Give location of gasoline supply tank or reservoir and capacity of same in quarts, or gallons)

(Give such further information as will positively identify the appliances permitted and determine the charge to be made for same)

Permission granted for not exceeding one gallon of Gasoline in excess of that contained in the said Appliances, Devices, Engines and Automobiles

In consideration of the above permission, it is hereby warranted by the Insured that,

1. No gasoline or other inflammable fluid of less than 100 degrees flash test, except that contained in the tank or reservoir of the apparatus, and one gallon, kept in an entirely closed metallic can, free from leak, shall be in any building covered by or containing property covered by this policy; that no such fluid shall be on any adjacent premises controlled by the Insured, except it be kept outside underground or at least twenty-five (25) feet from the building or buildings covered by this policy. 2. That the whole apparatus shall be maintained in perfect and safe working order, and that all pipes and joints shall be absolutely impervious to any leakage or exudation of gasoline. 3. That the filling, emptying or opening of the reservoir or supply tank shall be done by daylight or incandescent electric light only and that there shall be no other artificial light and no fire or blaze in the vicinity where and when such reservoir or supply tank is open, or being filled or emptied. 4. That the gasoline reservoir or tank shall be filled from an entirely closed metallic can, free from leak.

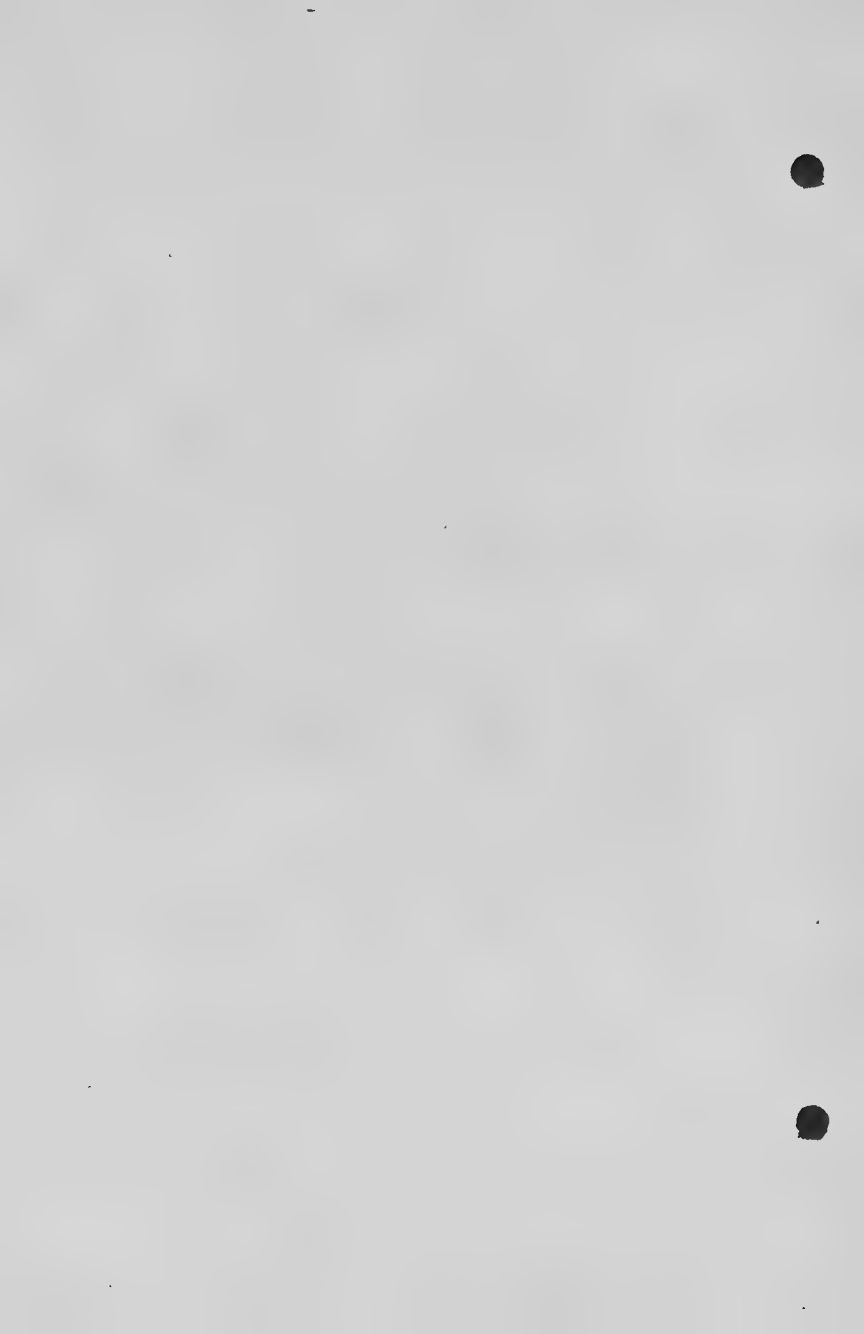
This permit does not suspend or vary the operation of any additional permission granted by this Company governing the handling, storage or use of gasoline.

The term "gasoline" shall be held to include naphtha, benzine or any of the light products of petroleum, coal or tar by whatever name known or called.

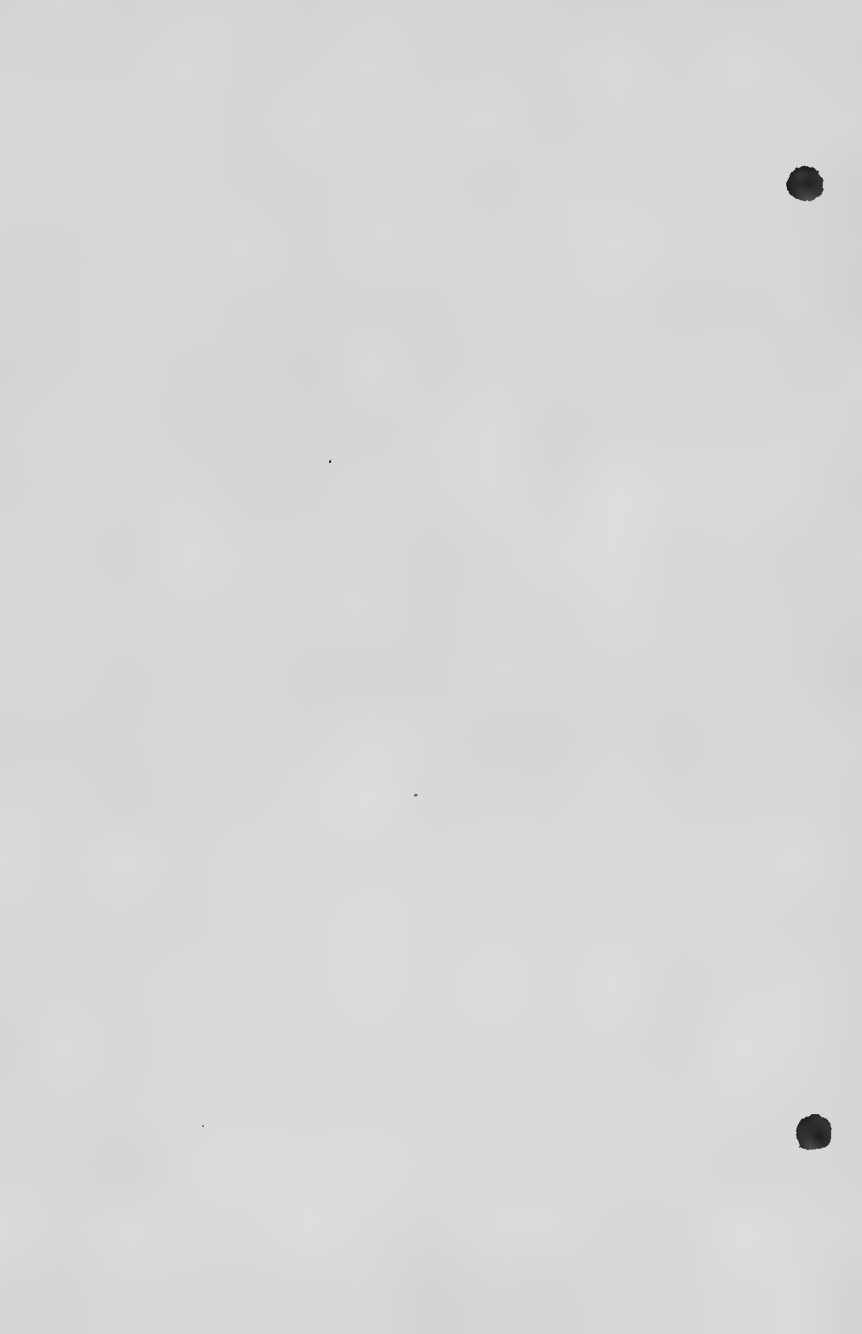
CAUTION—Gasoline is dangerous to life and property. At ordinary temperature gasoline continually gives off inflammable and explosive vapor, and a flame some distance from the material will ignite it through the medium of this vapor. The vapor from one pint of gasoline will make 200 cubic feet of air explosive. It depends upon the proportion of air and vapor whether it becomes a burning gas or destructive explosive. Beware of any leaks and never forget how dangerous a material you are handling.

Attached to and forming part of Policy No. _____ of the _____ Insurance Company of _____ issued at its _____ Agency. Dated _____ Agent.

Attention is called to the necessity for the full completion of this permit so as to properly identify the appliances and devices permitted and determine the charge for same.



Pages 21 and 21a
Cancelled



RULES AND REQUIREMENTS GOVERNING THE INSTALLATION OF GASOLINE APPLIANCES

1. Gasoline Oil Distribution System (hollow wire, outside tank)

The reservoir and tank used in connection with the system shall contain in all not more than six (6) gallons of gasoline and shall be located outside the building and enclosed in a sheet iron box, below the level of the lowest pipe in the building and used in connection with the apparatus; box to be provided with door closed by lock (the key of which shall be kept by some responsible party); the tank and reservoir shall be so arranged that under normal conditions the only gasoline in the building will be that contained in the pipe system, and so that under no possible condition can more than **one gallon** of gasoline be admitted at any one time within the building.

2. Gasoline Oil Distribution System (hollow wire, inside tank)

1. The gasoline tank shall not have a capacity of over six (6) gallons.

2. The entire apparatus shall be securely fastened to the building and the generating apparatus shall be not less than one (1) foot from any combustible material (unless protected by asbestos covered with metal) and shall be located in a clean and well ventilated place.

3. The gasoline tank shall not depend upon solder for strength or tightness and shall bear the Manufacturer's mark, "Tested to 350 pounds."

4. The gasoline tank shall not be subjected to an operating pressure of more than 50 pounds and unless tank is automatically controlled, said tank shall be provided with a pressure gauge.

3. Gasoline Gas Machines

The carburetor and supply tank shall be located outside the building, the top thereof shall be below the level of the lowest pipe in the building used in connection with the apparatus.

Machines with generator located in the building must be fed through hollow wire from supply tank located outside.

★4 and 5. GASOLINE OR KEROSENE ENGINES (with outside or inside tank)

Location of Engines

(a) Should, wherever possible, be located on the ground floor.

(b) In workshops or rooms where dust or inflammable flyings prevail the engine must be enclosed in a fire-resistive compartment well ventilated to the outer air at floor and ceiling.

(c) If located on a wooden floor, the floor under and 24 inches outside of the engine must be covered with metal.

Supply Tank

(d) When not attached to engine must be located outside the building, underground, where possible, at least five (5) feet



removed from all buildings and below the level of the lowest pipe in the building used in connection with the engine.

(e) If impracticable to bury the supply tank outside the building, it may be buried underneath the basement concrete floor, filling and vent pipes to be run underneath the concrete floor to outside of the building.

(f) If impracticable to bury the supply tank beneath the basement concrete floor, it may be installed in a non-combustible enclosure or vault, properly ventilated, preferably from the bottom, always below the level of the lowest pipe in the building used in connection with the engine.

Piping

(g) Connections to outside tank shall not be located near nor placed in the same trench with other piping.

(h) Openings for pipes through outside walls shall be securely cemented and made water and oil tight.

(i) Piping must run as direct as possible.

(j) Gasoline piping for feed and overflow from feed cup must be installed with a good pitch so that the gasoline will drain back to the supply tank.

(k) Gasoline feed cup must be arranged to prevent spattering, dripping or exposure of gasoline during operation or with the engine at rest.

(l) Fill and vent pipes leading to the surface of the ground must be boxed or jacketed to prevent freezing about them and loosening or breakage of connections.

Gasoline Feed Pump

(m) Must be of approved type, secure against leaks, with check valves located as close to pump as convenient.

Igniter or Exploder

(n) Electric ignition only must be used. NOTE.—Hot tubes and any provision for their installation on engines are prohibited.

Muffler or Exhaust Pot

(o) Must be placed on a firm foundation and be kept at least one (1) foot from woodwork or combustible materials.

Exhaust Pipe

(p) Exhaust pipe, whether direct from engine or from mufflers, must extend to the outside of the building, and be kept at least six inches from any woodwork or combustible material, and if run through floors or partition must be provided with ventilating thimbles at least six inches larger in diameter than the pipe, and the vertical portion of a pipe that passes through a floor must be covered with a fireproof covering. NOTE.—The pipe is liable to become very hot and should have additional protection where dust or inflammable flyings are present.

(q) Must in no case discharge into a chimney.

(See following page)



Engine Base

(r) Must not be used for a storage place for gasoline or other material, except gasoline supply tank or reservoir located in base of engine.

Lubricating Oil Cups and Pans

(s) Must be provided when necessary to prevent the spilling of oil.

(t) Crank and other rapidly revolving or reciprocating parts must be shielded to prevent throwing of oil.

Care and Attendance

(u) Due consideration to be given to the cleaning of the cylinders, valves and exhaust pipe as often as the quality of the fuel may necessitate.

Auxiliary Tank

(v) If an auxiliary inside tank is used in connection with an outside tank properly installed, same shall not exceed one (1) quart capacity; said auxiliary tank shall not be placed on, in or under the engine and shall be so arranged that when the supply is closed, a drain into the return pipe will be automatically opened.

REQUIREMENTS FOR GASOLINE ENGINE USED FOR GENERATING LOW VOLTAGE ELECTRIC CURRENT FOR LIGHTING AND DOMESTIC POWER

6. Gasoline Engines (Domestic)

Gasoline engines generating low voltage electric current for lighting and domestic power.

NOTE.—Low voltage electric current will be understood to be circuits carrying less than 60 volts.

1. Gasoline engines connected direct with generator, gasoline tank not to exceed two (2) gallons capacity, tank to be either in base of engine or attached to same (gravity feed not permitted).

2. Gasoline engines with same conditions regarding gasoline tank, and fed as above, but operating generator by belt drive, and the gasoline engine not used for other purposes than running the electric light plant.

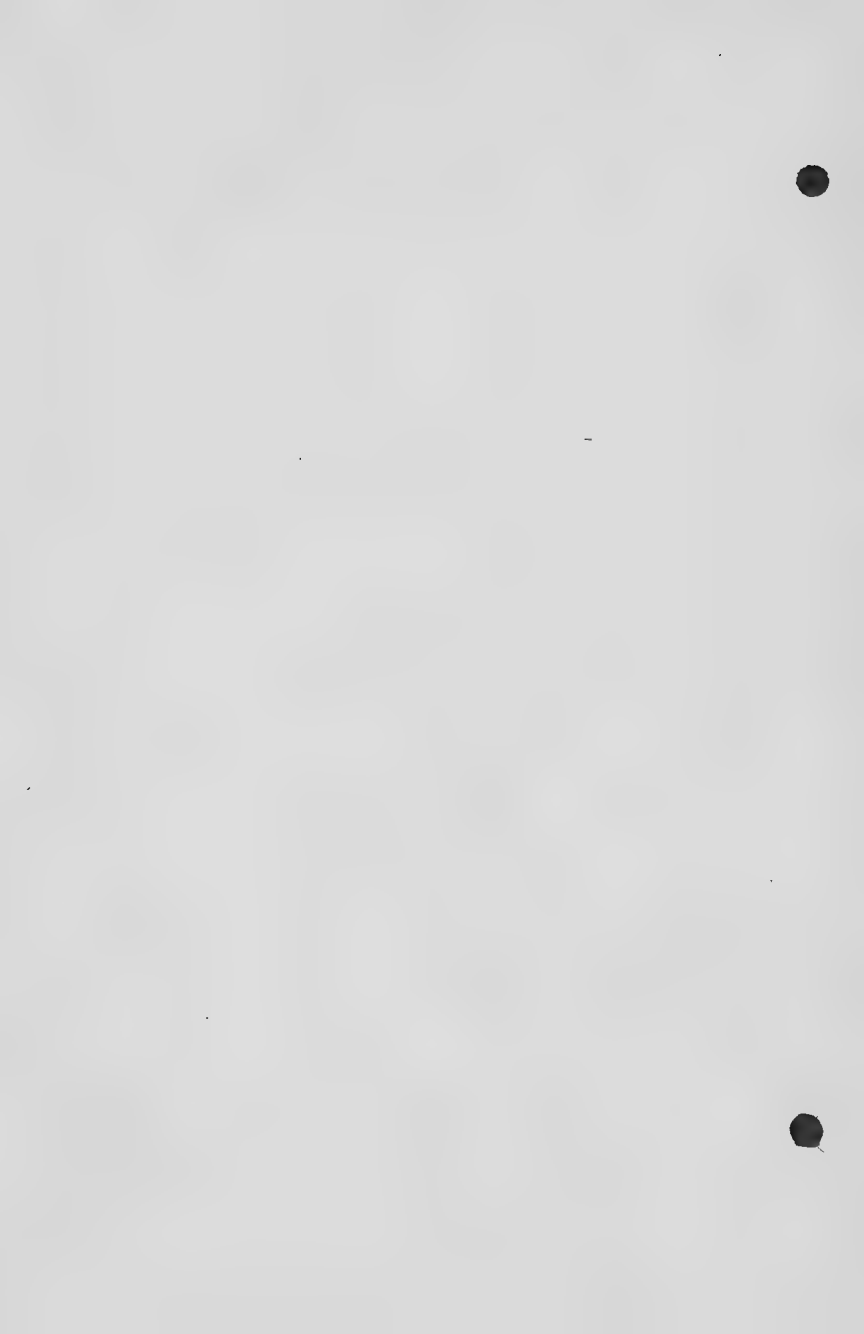
If gasoline-driven electric light plants of larger size and greater tank capacity for generating greater voltage than the above, apply regular charges given for power engines.

3. Small gasoline engines used for domestic purposes only, and not exceeding 2½ h.p. with gasoline supply tank in base of engine, not to exceed two gallons capacity.

NOTE.—If Gasoline Engines are used for any other purposes than described above, the charges for Gasoline Engines used for power purposes will be applicable.



Pages 25, 25a and 25b
Cancelled



GUNPOWDER

Permission may be granted, free of charge, to keep not exceeding twenty-five (25) pounds of gunpowder (any or all kinds) same to be handled by daylight or incandescent electric or covered lights and not in proximity to any fire.

★ INHERENT EXPLOSION HAZARD

This hazard may be covered only when permitted by the rating and must in all cases be included with the fire risk and subject to the same policy conditions. Either of the following clauses can be incorporated in the policy wording but Clause No. 1 (Standard) may only be used when policy is made subject to 80% or higher co-insurance.

Inherent Explosion Clause should be cancelled from the Fire contract when this hazard is covered by the attachment of the Additional Perils Supplemental Contract. (See Additional Perils Supplemental Contract Rules and Rates).

CLAUSE No. 1 (STANDARD)

In consideration of the rate at which this policy is written, it is understood and agreed that loss or damage by fire under this policy shall include loss or damage by Inherent Explosion.

The term "Inherent Explosion" shall mean explosion caused by the ignition of dust, gas or other substance, provided such explosion shall result from the hazards inherent in the business conducted in the plant of which the building or buildings insured hereunder or containing the property insured hereunder form a part.

NOTE.—The Co-insurance Clause shall be amended by changing the words "form, range and wording" to read "form, range, wording and hazards covered."

CLAUSE No. 2

In consideration of the rate at which this policy is written, this insurance shall cover any direct loss or damage to the property insured hereunder caused by explosion resulting from the hazards incident to the business as conducted therein and occurring in the structure (or structures) or containing the property insured hereunder, not exceeding the sum insured, nor the interest of the Insured in the property, and subject in all other respects to the terms and conditions of this policy. If there shall be any other insurance on said property, this Company shall be liable only pro rata with such other insurance for any direct loss by explosion, whether such other insurance be against loss by explosion or not.

This Company shall not be liable for loss or damage occasioned by or incident to the explosion or rupture of steam or hot water boilers, or of vessels, appliances or connections in which steam, gas, air, liquid or other matter is contained under pressure, or of fly wheels or other moving or rotating parts of machines, unless fire ensues and then for loss or damage by fire only.

(Continued on next page)



Extra Charges

The following charges per \$100 per annum for either of the foregoing clauses shall be added to rates covering grain elevators, flour mills and auxiliary buildings in connection therewith and within one hundred (100) feet of the elevator or flour mill as the case may be.

	No Co-ins.	80% Co-ins. or higher
Building and contents other than stock	.15	.075
Stock	.10	.05

Fire-resistive Elevators and Tanks

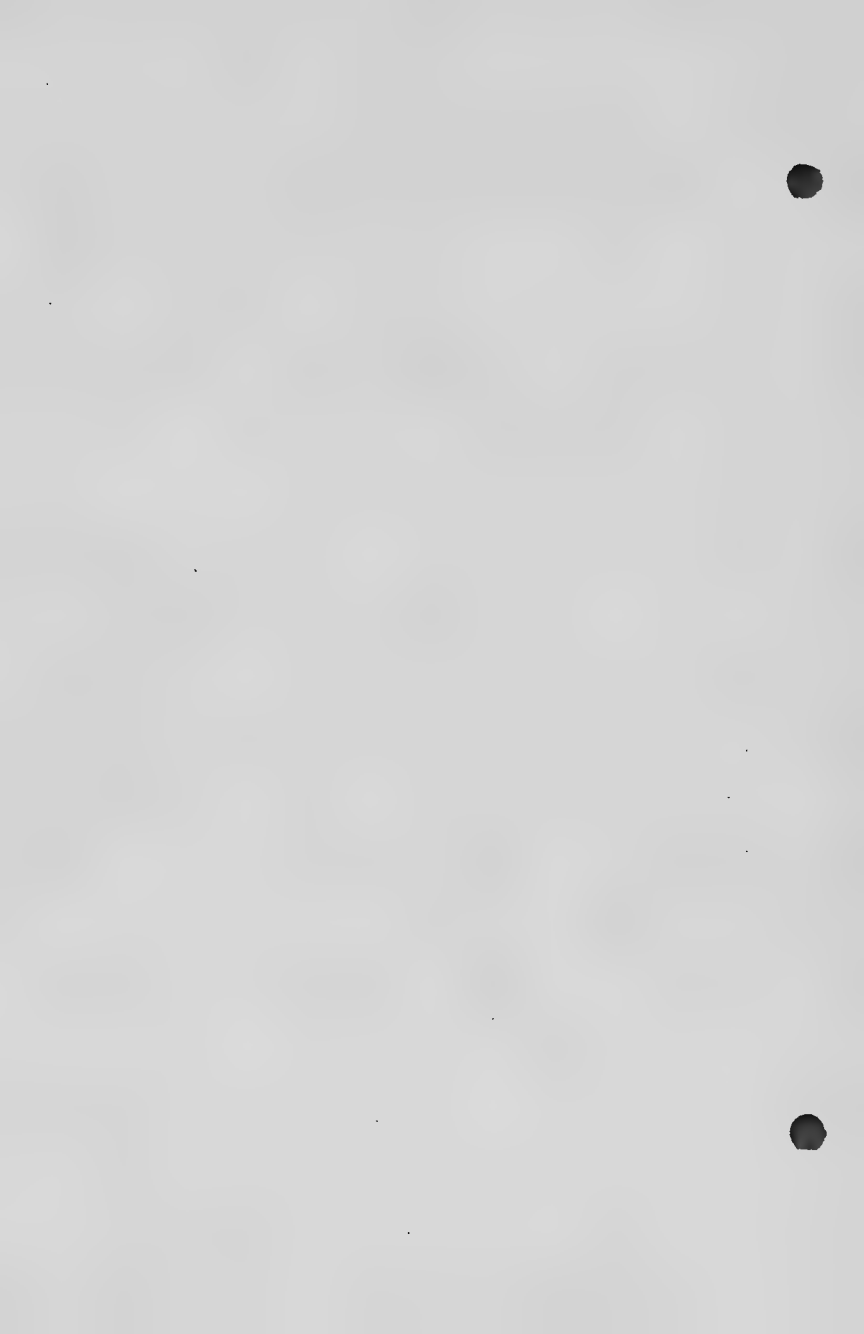
The following full co-insurance extra charges per \$100 per annum shall apply to the above only when classified and rated as such by this Association:

Building and machinery	.0375
Grain	.025

Rate quotations for other than the above mentioned risks can be obtained on applying to the Secretary.

LIMITATION OF LIABILITY

(See Concurrent Insurance, page 11).



LUMBER

Retail Lumber Yard

Stock, buildings and contents may be written under one sum to cover in yard when the whole constitutes one hazard, but when the yard is divided by alleys, street or other clear spaces of fifty (50) feet and upward, into two or more bodies, division of amounts, or the average distribution clause is required.

Stock shall be held to include lumber, sash and doors, lime, cement, plaster, coal, cordwood, barbed wire, and stock usually found in lumber yard (exclusive of farm implements). Further concurrent insurance without notice until required may be permitted.

For rating, apply to the Secretary.

Wholesale Lumber Yards

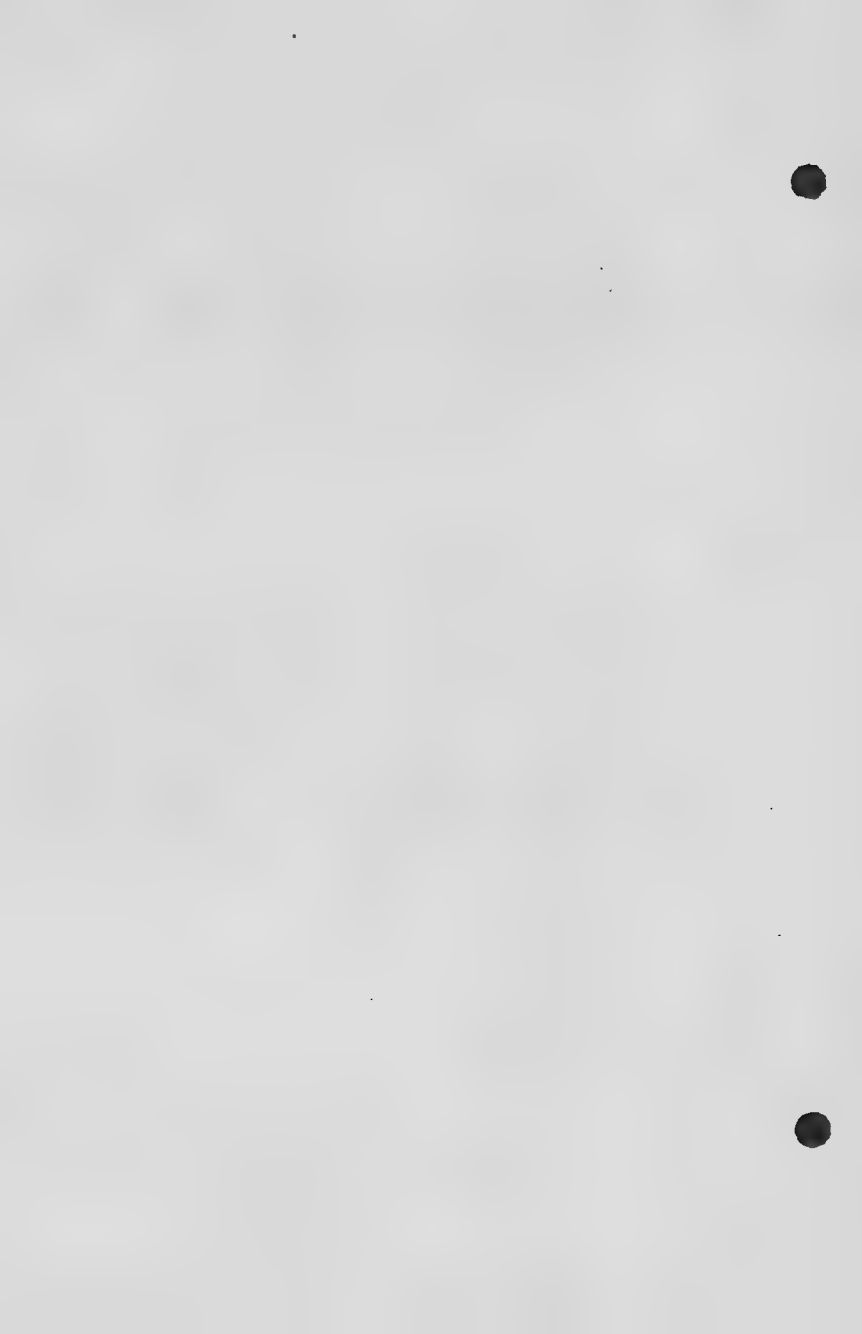
Wholesale lumber yards or in connection with woodworking risks.

For rating, apply to the Secretary.

Clear Space—Lumber

In all cases where published rates on lumber are based upon the maintenance of clear space between lumber and any woodworking or manufacturing establishment, or dry kiln, it is necessary that the space clause be incorporated in the description and the following form of wording is used:

On sawn lumber, laths, pickets, shingles and other like wood goods owned by the Insured, or held in trust or on commission or sold but not delivered, or if in the case of loss the Insured is legally liable therefor, only while contained in.....yard (situate and being.....) and only while there is a clear space of.....feet between the property hereby insured and any part or platform of any sawmill or woodworking establishment and a clear space of fifty (50) feet between the property insured and any railway track traversed by locomotives and any wharf or dock or steamboat landing, and only while there is no building on any of the said clear spaces and the same are not used for temporary piling thereon.



MECHANICS' AND WORKMEN'S CLAUSES

Permission may be granted in any policy for ordinary alterations and repairs without any limit of time, provided it is stated that extraordinary alterations, additions or repairs are prohibited without notice to and consent of the Company in writing.

An endorsement granting a permit for Workmen's Risk for extraordinary alterations, additions and repairs, may be given without extra charge for a stated work, or for a specified period necessary for the completion of the work.

EXCEPTIONS—In case of (a) Dwellings, (b) Special Hazards or Manufacturing Risks, (c) Sprinklered Risks, general permits for Workmen's Risks may be given without the limitations to the foregoing rule, except that in the case of Sprinklered Risks permission may be granted for ordinary alterations and repairs without any limit of time, and, provided notice thereof is given The Western Canada Insurance Underwriters' Association, at Winnipeg, or this company, on or about the time when work is commenced, for extraordinary alterations, additions, extensions and for the erection of new buildings, subject to any adjustment of premium deemed necessary.

Mercantile Tariff

For Course of Construction Rates, see Builders' Risks, mercantile tariff.

Three-year or Long Term Tariff

★ Permission may be granted, without extra charge, for the completion of buildings in course of construction that are eligible for three-year insurance at double the annual rate when the insurance is placed for the full three-year term at the final rate applicable.

METAL OR STOVEPIPE NATURAL GAS VENTS

When installed in dwellings and risks eligible for triennial insurance at double the annual rate.....No charge

When installed in mercantile risks charge extra, building and contents25



MORTGAGE CLAUSE

(Standard)

It is hereby provided and agreed that this insurance as to the interest of the Mortgagees only therein, shall not be invalidated by any act or neglect of the mortgagor or owner of the property insured, nor by the occupation of the premises for purposes more hazardous than are permitted by this policy.

It is further provided and agreed that the Mortgagees shall at once notify said Company of non-occupation or vacancy for over thirty days, or of any change of ownership or increased hazard that shall come to their knowledge; and that every increase of hazard, not permitted by the policy to the mortgagor or owner, shall be paid for by the mortgagees on reasonable demand from the date such hazard existed, according to the established scale of rates, for the use of such increased hazard during the continuance of this insurance.

It is also further provided and agreed that whenever the Company shall pay the mortgagees any sum for loss under this policy, and shall claim that, as to the mortgagor or owner no liability therefor existed, it shall at once be legally subrogated to the rights of the mortgagees under all the securities held as collateral to the mortgage debt, to the extent of such payment, or, at its option, the Company may pay to the mortgagees the whole principal due or to grow due on the mortgage with interest, and shall thereupon receive a full assignment and transfer of the mortgage, and all other securities held as collateral to the mortgage debt, but no such subrogation shall impair the rights of the mortgagees to recover the full amount of their claim.

It is also further provided and agreed that in the event of the said property being further insured with this or any other office, on behalf of the owner or mortgagee, the Company, except such other insurance when made by the mortgagor or owner shall prove invalid, shall only be liable for a rateable proportion of any loss or damage sustained.

NOTE.—A Mortgage Clause must not be used in connection with personal property, chattel mortgage or assignments.

MOTION PICTURE MACHINES

(Portable Miniature Size)

These machines are for use by non-professional operators and only with slow-burning (non-inflammable) film and when so used need not be housed in fireproof cabinets or booths.

CAUTION—The use and storage of fast-burning (inflammable) film is a menace to life and property. It should not be used in any machine, unless such machine is operated by a professional operator and installed permanently in standard ventilated projection room.

There are two types of approved (Underwriters' labelled) Miniature Motion Picture Machines.

1. A machine capable of projecting only a miniature size slow-burning film of 1.102 inch in width and is so constructed that films employed on full-sized commercial motion picture machines cannot be used.



2. A machine equipped with standard size sprockets $1\frac{3}{8}$ inch in width and in which both inflammable and slow-burning film could be used.

When permission is granted for the use of the above (2), machine to ensure that only slow-burning film is used the following warranty must be attached to all policies:

WARRANTY—In consideration of the reduced rate at which this policy is written and compliance by the Insured with the following warranties, permission is hereby granted, when not in contravention of any law, statute or municipal regulation, to operate an approved (Underwriters' Labelled) portable projector, it being warranted that only slow-burning (non-inflammable) film, classed as Safety Standard by the Society of Motion Picture Engineers, or Underwriters' Labelled Film will be used or brought into the building.

If any of these warranties is in any way disregarded, all insurance by this policy shall immediately cease, and the policy be null and void.

When permission is required for unapproved or other types of portable machines application must be made for rating.

MOTION PICTURE THEATRES

All policies covering buildings occupied wholly or in part as a Motion Picture Theatre must be made subject to the following warranty:

WARRANTY—In consideration of the reduced rate at which this policy is written, it is understood and agreed that any loss or damage to the motion picture machine, or machines, is not insured.



★

OILS

In Mercantile Store, Warehouse or Public Garage Risks

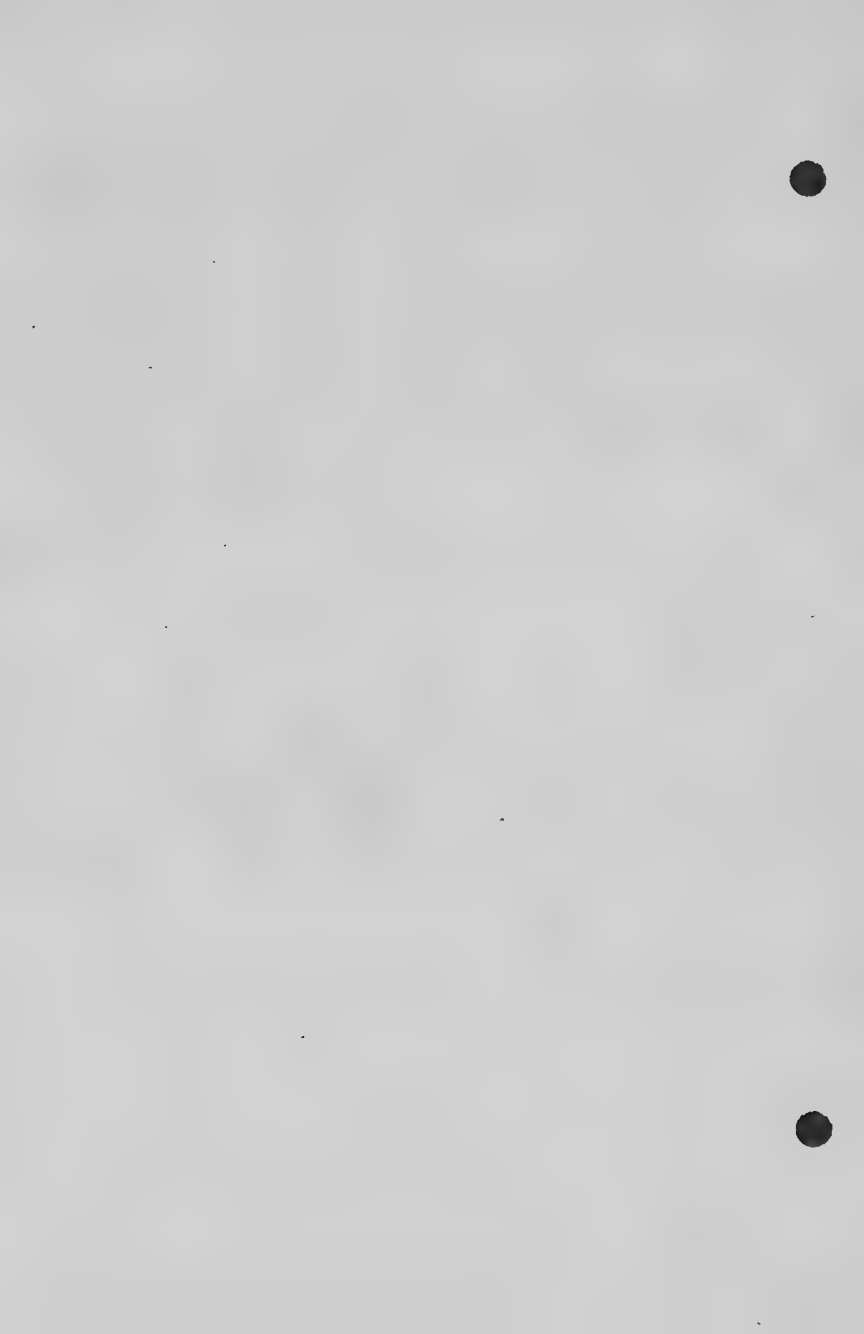
Fifteen (15) barrels of oil; five (5) gallons of varnish; paints, varnishes and oils in sealed packages, and not exceeding twenty-five (25) pounds of gunpowder (any or all kinds) are allowed free of charge, subject to the Gasoline Appliances, Vehicles and Oil Permit Form.

Where it is required to keep or handle oils in excess of the above a charge of 25 cents per \$100.00 per annum shall be made.

When these oils are handled by means of an approved system, properly installed, there will be no charge.

When gasoline is stored or kept on hand, or any other light product of petroleum emitting an inflammable vapor at less than 110 degrees Fahrenheit, by whatever name known or called (see "Gasoline for Sale or Use").

The above-quoted privileges do not apply to paint shops or paint and oil warehouses which must take the basis rates outlined in the Mercantile Tariff.



PATTERNS, LITHOGRAPHIC STONES AND DRAWINGS ON SAME

Where patterns, moulds, models, drawings or designs, stereos, cuts, engravings, or lithographic stones and drawings on same are insured, a clause limiting loss on each pattern, model, mould, drawing, design, stereo, cut, engraving or lithographic stone and drawings on same to two-thirds of the actual cash value at the time of the fire must be inserted in the policy.

Patterns, models, drawings, designs, stereos, cuts, engravings, lithographic stones and drawings on same may be included in the machinery item, provided a warranty is attached limiting the loss on each pattern, model, mould, drawing, design, stereo, cut, engraving, or lithographic stones and drawings on same to two-thirds of the actual cash value at the time of the fire and the amount to apply on such property to not more than 10 per cent. of the sum insured under this item.

★ PRAIRIE, STUBBLE OR BUSH FIRE EXCLUSION CLAUSE

PRAIRIE, STUBBLE OR BUSH FIRE CLAUSE

In consideration of the rate at which this policy is written, it is understood and agreed that this policy does not cover loss or damage caused by or arising through prairie, stubble or bush fire.

PRINTING ESTABLISHMENTS

The machinery, equipment, furniture and fixtures, stock and material in printing establishments not employing more than five (5) hands may be written under one sum.

(See Requirements Governing Specific Policies, page 37).



PREVENTION OF REBATES

No agent shall directly or indirectly allow any rebate or discount from tariff rate, or divide commission with the Insured or any of his employees.

NOTE.—Severe penalties are imposed under the Dominion Insurance Act for rebating.

The following is an extract from the above-mentioned Act:

127. "No agent, broker or other person representing or doing business in Canada for any fire insurance company licensed under this Act shall, in any way, directly or indirectly, divide, or offer to divide, his commission or other remuneration with, or give, or offer to give, any part of his commission or other remuneration, or any other matter or thing of value to any person whose property he may be insuring or seeking to insure, or to any person having or claiming or appearing to have any influence or control as to the placing of such insurance, as an inducement to insure with him or in or with a company employing him or represented by him; nor shall any person knowingly receive as such inducement any such commission or remuneration or any rebate of premium or other consideration intended to be in the nature of a rebate of premium."

128. "Every person violating the provisions of the last preceding section shall, for a first offence, be liable to a penalty of double the amount of the premium on the application or policy in respect of which such violation took place, but in no case shall such penalty be less than one hundred dollars, and for a second or subsequent offence such person shall be liable to a penalty of double the amount of such premium, but in no case less than two hundred and fifty dollars."

RELEASE OF LIABILITY

Clauses or phrases waiving in general terms any condition of the printed policy contract are ruled against when they permit the establishment of a hazard greater than contemplated by rate or tend to cover property excluded by the printed conditions of the policy.

RISKS (Acceptance of) BELOW TARIFF

No Agent shall accept or renew a risk at less than tariff rate.

SEATS (FIXED)

Fixed seats in theatres, fixed seats and desks in schoolhouses, fixed seats, railings and altars in churches (but not organs) may be covered with the building at the building rate, otherwise to be treated as furniture and fixtures.



REDUCTION IN RATES ACCORDING TO CLASSES

All Documents submitted for Stamping shall show the gross rates,
the class reduction applicable and the net rate.

Risks of all types of construction falling within the classifications enumerated below are eligible for reductions from the "C" Tariff rates as specified hereunder, **with the following exceptions:**

- (a) Fire-resistive or mill constructed risks.
- (b) Sprinklered risks.
- (c) Mining Properties (including Company Townsite Risks).
- (d) Risks to which the Adjustment Clause is applicable.

MINIMUM RATES

★ The minimum annual rate on any risk eligible for any of the undernoted percentage class reductions shall be .25, exclusive of any reduction applicable for co-insurance.

★ In the case of individual risks which are not card rated, all extra charges and deductions applicable to the risk as set forth in the "C" Tariff must be taken into consideration before the undernoted class reductions are applied.

★ In the case of risks which are card rated, the class reductions are to be taken off the published rates.

★1. Buildings and Contents rates eligible for 45% reduction—

Banks and Office Buildings when occupied solely as such or in part by dwelling occupancy.

City and Town Halls and Municipal Office Buildings.

★Clubs (excluding Seasonal Risks).

Court Houses and Public Libraries.

Entertainment, Community and Lodge Halls.

Exhibition and Fair Buildings and Amusement Parks.

Fire Halls, Police Stations and Jails.

Public Utility Electric Light and Power Plants.

Rinks (Skating, Curling, Roller Skating).

Theatres and Motion Picture Houses.

2. Classes which are eligible for the following reductions:

★BUILDINGS _____ 45%

★CONTENTS _____ 30%

All Retail Mercantile Stores listed in the Tariff (except Retail Lumber Yards, Fuel Yards and Dwellings with small mercantile occupancies listed in the three-year tariff).

The above will include the following Mercantile Risks:

★Apiaries.

Bakeries.

Barber Shops.

Billiard and Pool Halls and Bowling Alleys.

★Blacksmith Shops.

(Continued on following page)



Cobbler, Harness and Shoe Repair Shops.
 Garages and Gasoline Filling Stations (brick, stone
 or solid concrete construction only).
 Hotels (year round) and Public Boarding Houses.
 Implement Warehouses.

★Machine Shops.
 Printing Shops.
 Photographers.
 Plumber and Tinsmith Shops.
 Restaurants.
 Tailor Shops (no dry cleaning).
 Undertakers.

★Wholesale and Warehouse Risks (except Bulk Oil Dis-
 tributing Stations, Oil Warehouses and Tanks and
 Grain Warehouses and Elevators).

★3. **Buildings and Contents Rates eligible for 40% reduction—**
 Churches.
 Hospitals.

★4. **Buildings and Contents Rates eligible for 35% reduction—**
 Academies (Residential).

Asylums (Blind, Deaf, Dumb, Orphan or Insane).

★Auctioneers.

★Carpenter and Cabinet Makers.

Colleges (Residential).

Convents.

Creameries and Milk Depots.

Garages and Gasoline Filling Stations (other than brick,
 stone or solid concrete).

Homes for Aged and Infirm.

Laundries (excluding Risks in which Dry Cleaning is done).

Monasteries.

Orphanages.

Schools (Residential).

Tire Repair and Vulcanizing Shops.

★5. **Buildings and Contents Rates eligible for 25% reduction—**

★Day Schools (Rural and Village or Town) Not Residential.

★6. **Buildings and Contents Rates eligible for 20% reduction—**

★Dwellings (except Seasonal) whether Specifically Rated or
 not.

★Apartment Blocks, when solely occupied as such.

★7. **Buildings and Contents Rates eligible for 10% reduction—**

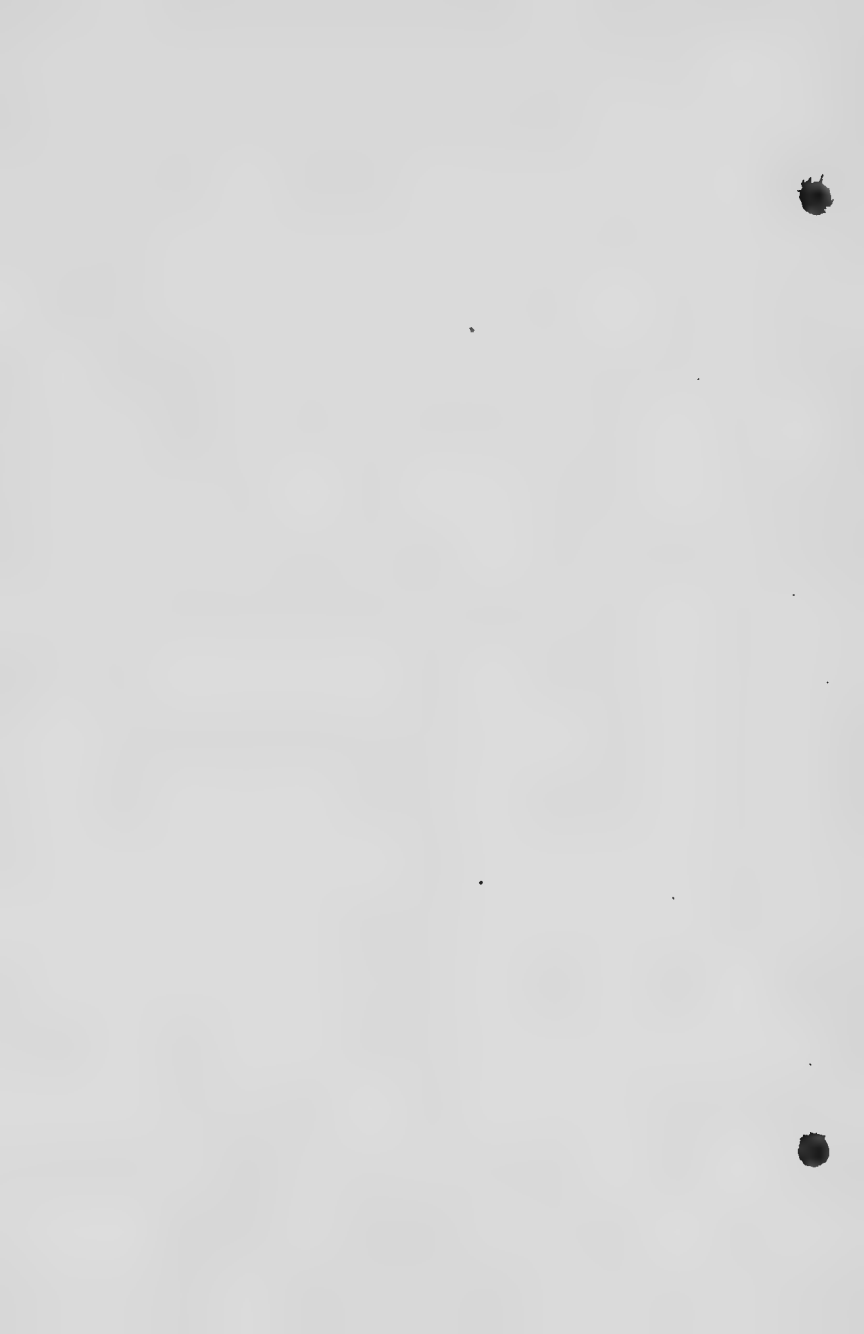
Fur Farms.

Summer Camps (Recreation and Health, maintained by
 charitable institutions, church and similar organizations).

Seasonal Dwellings (Summer or Winter).

Shooting Lodges and Fire Rangers Dwellings.

★Tourist Camps.



SHORT RATE TABLE No. I.

SHORT RATE TABLE FOR ONE-YEAR POLICIES

(Not applicable to Lumber, Pulpwood, Cordwood, Ties, Bark
and all like wood goods for which see
Lumber Short Rate Table)

★ This Table must also be used for determining the earned premium on three-year policies, covering Mercantile or Manufacturing Risks (i.e., risks other than those eligible for three-year insurance at two-times the annual rate), in force less than one year, by applying the percentage shown to the premium for one year at the annual rate.

For any term not appearing in the table the charge for the next longer term shall be taken.

The Western Canada Insurance Underwriters' Association—"C" Tariff Book of Rules

Time, Days	Percentage to be charged or Retained	Time, Days	Percentage to be charged or Retained
1	2 %	55	29 %
2	4	60 (2 months)	30
3	5	65	33
4	6	70	36
5	7	75	37
6	8	80	38
7	9	85	39
8	9	90 (3 months)	40
9	10	105	46
10	10	120 (4 months)	50
11	11	135	56
12	11	150 (5 months)	60
13	12	165	66
14	13	180 (6 months)	70
15	13	195	73
16	14	210 (7 months)	75
17	15	225	78
18	16	240 (8 months)	80
19	16	255	83
20	17	270 (9 months)	85
25	19	285	88
30 (1 month)	20	300 (10 months)	90
35	23	315	93
40	25	330 (11 months)	95
45	27	345	98
50	28	360 (12 months)	100



SHORT RATE TABLE No. II.

★SHORT RATE TABLE FOR THREE-YEAR POLICIES WHICH HAVE BEEN WRITTEN AT TWO AND ONE-HALF TIMES THE ANNUAL RATE

The following table must be used to determine the earned premium for term policies covering mercantile or manufacturing risks (i.e., risks other than those eligible for three-year insurance at two times the annual rate), which have been in effect more than one year at time of cancellation. For term policies in force less than one year see Short Rate Table No. I for One Year Policies.

Fractions of a month not exceeding Fifteen Days may be disregarded while fractions in excess of Fifteen Days are to be counted as a full month.

Time, Months	Percentage to be charged or Retained	Time, Months	Percentage to be charged or Retained
12	40 %	25	73 %
13	43	26	75
14	45	27	78
15	48	28	80
16	50	29	83
17	53	30	85
18	55	31	88
19	58	32	90
20	60	33	93
21	63	34	95
22	65	35	98
23	68	36	100
24	70		



SHORT RATE TABLE No. III.

★SHORT RATE TABLE FOR THREE-YEAR POLICIES WHICH HAVE BEEN WRITTEN AT TWICE THE ANNUAL RATE

This table will apply for any period the policy has been in force. In the case of policies in effect Fifteen Days or less at time of cancellation, charge for a full month shall be made. Otherwise fractions of a month not exceeding Fifteen Days may be disregarded, while fractions of a month exceeding Fifteen Days are to be counted as a full month.

Time, Months	Percentage to be charged or Retained	Time. Months	Percentage to be charged or Retained
1	10 %	19	72 %
2	17	20	73 ½
3	20	21	75
4	23 ½	22	76 ½
5	27	23	78
6	30	24	80
7	33 ½	25	81 ½
8	37	26	83
9	40	27	85
10	43 ½	28	86 ½
11	47	29	88
12	50	30	90
13	53 ½	31	91 ½
14	57	32	93
15	60	33	95
16	63 ½	34	96 ½
17	67	35	98
18	70	36	100



MANDATORY SHORT PERIOD RATE TABLE FOR LUMBER POLICIES

The Proportional Rate for Short Period Insurances and Cancellations of Annual or other Policies on Lumber, Cordwood, Pulpwood, Bark, Ties or Telegraph Poles (not in Retail Yard) shall be determined by the following table:

Note.—When cancelling insurance under this table, if the policy is a replacement of a former policy under which a pro rata return of premium was allowed, the total premium retained by the company in respect to the insurance under both policies must be calculated as if the original policy had continued in force.

NUMBER OF MONTHS Insurance Required		1	2	3	4	5	6	7	8	9	10	11	12
		15	22½	30	40	52½	65	75	82½	90	95	97½	100
From any Day in January.....		15	22½	32½	45	57½	70	80	87½	92½	95	97½	100
From any Day in February.....		15	25	37½	50	62½	75	85	90	92½	95	97½	100
From any Day in March.....		20	32½	45	57½	70	82½	87½	90	92½	95	97½	100
From any Day in April.....		25	37½	50	62½	75	85	87½	90	92½	95	97½	100
From any Day in May.....		25	37½	50	62½	72½	80	82½	85	87½	90	92½	100
From any Day in June.....		25	37½	50	62½	67½	75	77½	80	82½	85	92½	100
From any Day in July.....		25	37½	47½	55	62½	70	72½	75	77½	85	92½	100
From any Day in August.....		25	35	42½	50	57½	65	67½	70	77½	85	92½	100
From any Day in September.....		20	27½	35	42½	50	57½	62½	70	77½	85	92½	100
From any Day in October.....		15	22½	30	37½	45	55	65	72½	80	87½	95	100
From any Day in November.....		15	22½	30	37½	47½	60	70	77½	85	92	97½	100
From any Day in December.....													

To ascertain Rate chargeable, multiply Annual Rate by figures opposite the month in which the Insurance is taken and under the number of months for which Insurance is required and divide by 100; broken periods, in excess of whole months, may be calculated pro rata of the additional percentage chargeable for the next month.

For periods less than one month, determine the rate for one month by the above table, and take the percentage proportion given in the following table under the number of days for which the insurance is required:

Days.....	1-2	3-4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Per cent.	20	25	30	35	38	42	46	50	54	58	62	66	70	72	74	76	78	80	82	84	86	88	90	92	94	96	98	100



Page 36 cancelled



SHUT-DOWN PERMIT

(See Cease Operations Permit, pages 9 and 10).

SILENT FACTORIES

All manufacturing risks, with the exception of Steam Saw and Planing Mills, silent for a whole year or portion of a year, shall take the same rate as if in operation.

★ SILENT SAW OR PLANING MILLS

Saw or Planing Mills, silent whole year, if rated under eight per cent. (8%) the rate to be increased to eight per cent. (8%). All mills rated higher than eight per cent. (8%) to receive the same rate as in operation.

SPECIFIC POLICIES

A specific policy is one that insures specific amounts on separate or distinct items of hazard, or items of hazard separately rated.

All policies shall be written to cover specifically as follows, except as hereinafter provided for:

\$.....	on building.
\$.....	on machinery, boiler and engines (if any).
\$.....	on stock.
\$.....	on furniture and fixtures.
\$.....	on patterns, moulds, drawings or designs (if any).
\$.....	on drawings on lithographic stones.
*\$.....	on gasoline street (or curb) pump.
†\$.....	on organ.

*Gasoline street or curb pumps shall take the building rate.

†Organ shall take the contents rate.

For Exceptions, see Printing Establishment, page 28.

Machinery, boiler or engine pertaining to the service of the building, or to the furnishing of power therein, if the property of the owner of the building, may be insured with the building at the building rate, but no manufacturing machinery, boiler, engine or apparatus in connection therewith shall be so included.

Two or More Buildings or Divisions of Building

Where there are two or more buildings, or two or more divisions of a building separately rated, separate sums shall be written on or in each building or division as above designated.

A policy may be written in one sum to cover two or more buildings or divisions of building separately rated, provided the average distribution clause be made part of the policy. The rate to be charged shall be the highest rate applicable to any building or division of building covered by the policy.



Contents of Two or More Buildings or Divisions of Building

A policy on contents properly divided to cover specific items of hazard, may be written to cover in two or more buildings or divisions of building separately rated, provided the average distribution clause be made to apply to each item of the policy. The rate to be charged shall be the highest rate applicable to the item covered.

For Average Distribution Clause (see page 7).

SPECIAL RATING SLIPS FOR NON-MAPPED "C" TARIFF TOWNS

All rates promulgated on slips for risks situate in Non-Mapped "C" Tariff towns are only effective for six months after date of publication.

SPONTANEOUS COMBUSTION

SPONTANEOUS COMBUSTION OF COAL CLAUSE

In consideration of the reduced rate at which this policy is written, it is understood and agreed that this policy does not cover loss on coal or handling expense on coal caused by spontaneous combustion.

STAMPING

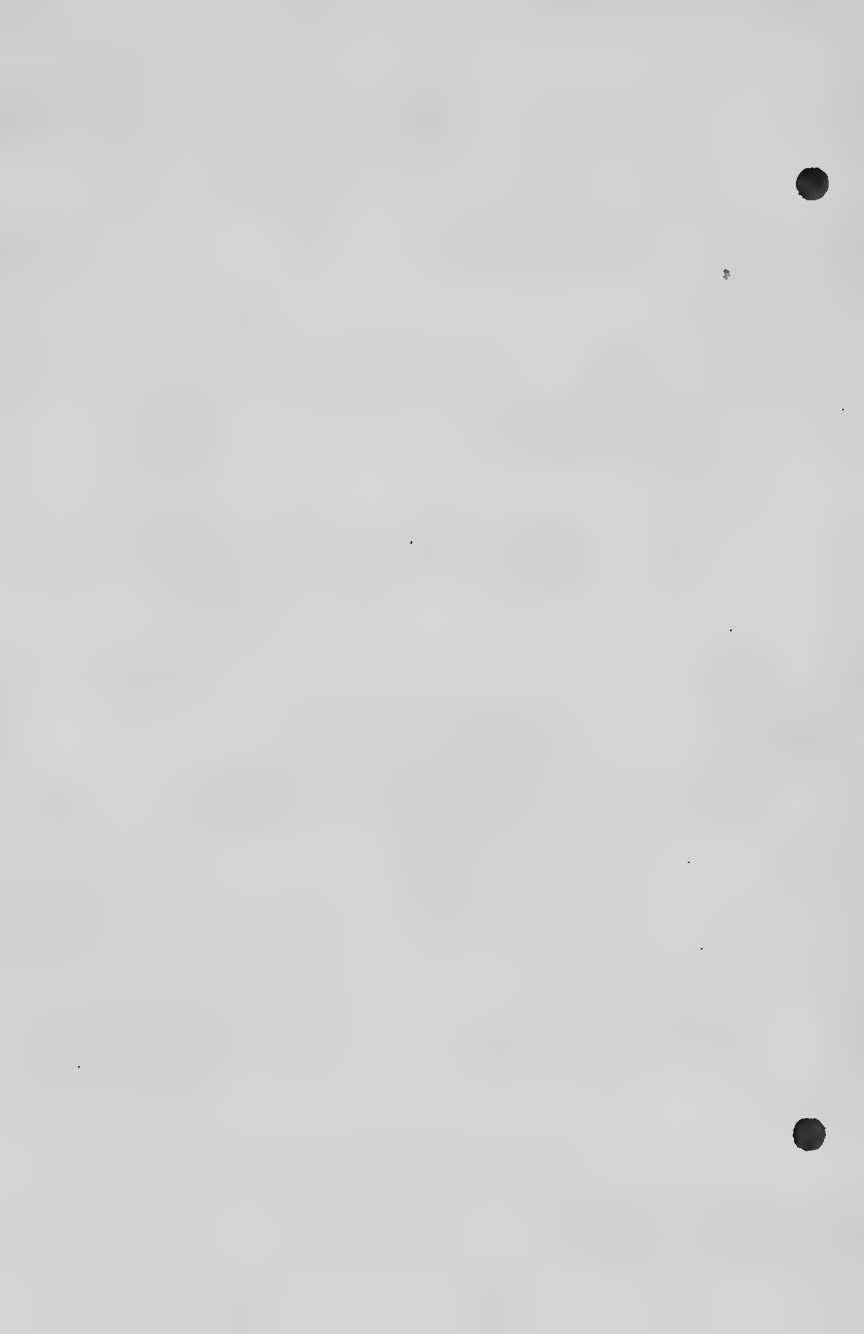
All Daily Reports, Applications, Cancellations, Endorsements, Renewals and other matters pertaining to rates, forms and commission on risks under the jurisdiction of the Association shall be submitted to the Stamping Department for examination and approval, with such other information as may be required to pass on same.

All Daily Reports and Endorsements shall show the name and location of the Agency through which the risk is obtained, and the rates of commission allowed or paid for the risk or risks referred to thereon.

Any document not found in accord with the rates and rules shall be promptly rectified by the Member submitting same. Should he fail to do so, it shall in due course be referred to the Infraction and Stamping Committee by the Secretary.

STOCKS ON PLATFORMS, SIDEWALKS AND ON GROUND ADJACENT

★ See "Contents on Platforms, Sidewalks and on Ground Adjacent," page 13.



TERM OF INSURANCE

The following risks may be written for three years when not in violation of any law or statute:

- (a) Those designated in the Tariff as being eligible for three-year insurance at two times the annual rate.
- (b) Those on which Three-year Rates are published.
- ★ (c) Those risks of the above class of occupancies which are **ineligible** for three-year insurance at double the annual rate on account of exposure or location, may be written for three years at two-and-one-half times the annual rate.
- (d) Farm Property (see Farm Rates and Rules in "C" Tariff for regulations governing this class).
- ★ (e) Buildings and contents thereof whether or not under public protection, occupied as gas works, electric light and power plants, electric traction railway property, public utility water or gas (not gasoline) pumping stations; casing head (absorption or compression) gasoline plants; mineral oil refineries and tanks (including field and farm tanks) may be written for three years at two-and-one-half times the annual rate, **except** policies written under Declaration Forms.
- ★ (f) All buildings and contents not listed below may be written for three years at two-and-one-half times the annual rate.

Buildings

*Amusement resorts.

Broom corn warehouses and barns not under public protection.

†Grain elevators, grain tanks and grain warehouses in connection therewith.

†NOTE—Terminal grain elevators when of fire-resistive or fireproof construction and so rated and fire-resistive or fireproof grain tanks, in connection with fire-resistive terminal elevators may be written for three years at two-and-one-half times the annual rate.

Idle or vacant property.

Contents

NOTE—Furniture and fixtures, machinery and equipment (not stock) and improvements and betterments in and pertaining to any building which under this rule is eligible for three-year term insurance at two-and-one-half times the annual rate, may also be written on the same basis regardless of the listing below:

§Amusement resort contents.

§Chattels and other personal property on docks and piers. Floater forms of all kinds.

§Household furniture or other personal property on storage.

Idle properties, contents of.

*NOTE—Buildings rated as sprinklered or of fire-resistive or fireproof construction may be written for three years at two-and-one-half times the annual rate.

§NOTE—Contents of building rated as sprinklered may be written for three years at two-and-one-half times the annual rate except contents of loft or multiple occupancy risks or contents written under Declaration Forms.



Buildings (Continued)

*‡Manufacturing buildings not under public protection except as permitted under Item (e).

‡NOTE.—Use of machinery shall require classification as a manufacturing risk except when machinery is used for building service only, or for auxiliary processes in connection with a mercantile occupancy, in which case it shall be classed as a non-manufacturing risk unless otherwise specifically rated.

*Natural ice houses (commercial).

*Oil well and gas well properties.

*Pleasure parks.

*Road houses.

*Seasonal hotel properties.

*Sisal and ixtle and other fibre warehouses not under public protection.

*Hemp warehouses and barns not under public protection.

*Hay warehouses, presses and barns (not including feed and hay stores).

*NOTE—Buildings rated as sprinklered or of fire-resistive or fire-proof construction may be written for three years at two-and-one-half times the annual rate.

Contents (Continued)

§Contents of buildings occupied for manufacturing purposes except as permitted under Item (e).

§Merchandise on storage or for sale.

Merchandise, cordwood, lumber, logs, metals and other personal property in the open.

§Public garage, auto stations or repair shop contents.

§Public warehouse contents.

Broom corn in warehouses and barns not under public protection.

Oil in tanks other than mineral oil.

Grain in elevators, tanks or warehouses.

Contents of natural ice houses (commercial).

Contents of oil well and gas well properties.

§Contents of pleasure parks.

§Furniture and fixtures of seasonal hotels and road houses.

§Sisal, ixtle, hemp and other fibre stocks and hay.

§NOTE—Contents of building rated as sprinklered may be written for three years at two-and-one-half times the annual rate except contents of loft or multiple occupancy risks or contents written under Declaration Forms.

★ None of the foregoing specifically mentioned risks may be written for three years except when the premium for the full period at three times the annual rate has been paid at the commencement of the term. Auxiliary buildings and contents, if written with the buildings operated in connection with manufacturing risks eligible for three-year term insurance may be included in the general schedule covering main buildings at three times the annual rates.



★ **Guaranteed Amounts**—All policies which contain a Co-insurance Clause (Guaranteed Amount) in lieu of a Percentage Co-insurance Clause written for three years must contain the following clause:

The rate of premium being based, in accordance with a statement of values, on the maintenance of a minimum amount of insurance, the Insured undertakes to furnish a new statement of values whenever requested, and, based on such statement of values, agrees to revision by endorsement of the amount of total concurrent insurance required to be maintained by the terms of the Guaranteed Amount Co-insurance Clause in this policy. Nothing herein shall, however, be deemed to alter the amount insured under this policy unless or until the amount insured is changed by endorsement thereon.

The payment of premium on a Three-Year Policy by annual or other instalments is not permitted.

For periods less than one year and in the case of Term Policies written for less than three years (except as provided below) short term rates must be charged as per short term rate tables (and such periods must be continuous), except that in the case of goods on exhibition no cover may be issued for less than one-fifth of annual premium. Short period policies cannot be extended unless the short period rate is paid for the additional term, the same as if it were a new insurance for the extra term.

RENEWAL AGREEMENT FOR TRIENNIAL BUSINESS

In the case of insurances for public bodies, churches, schools, hospitals, religious institutions, Y.M.C.A.'s and Y.W.C.A.'s the Manager may on specific request and for the sole purpose of having the insurance fall due in equal amounts each year, authorize the issue of policies for one and two years at pro rata of the three-year rates. This does not apply to dwellings, apartment and rooming houses, farms, lodge and community halls and post offices. When insurance is written for one and two-year periods as provided in this paragraph, the following Renewal Agreement must be used and attached to the policy:

RENEWAL AGREEMENT

Name of Insured
 Location of Property
 City or Town of Province of
 Policy No. Amount Insured Premium

In consideration of said policy and of the stipulations herein named, I/we hereby agree to pay to this Company on the expiration date of said policy, a premium in the amount of the regular three-year premium upon receipt of a new policy to be issued for a term of three (3) years by this Company, such policy to cover in at least the same amount as the policy of the number specified herein.

..... Insured.
 This Renewal Agreement relates only to Policy No.
 of the Insurance Company,
 issued at its Agency.
 Dated 19 Agent.



TRANSFERS OF INSURANCE

No policy or certificate of insurance shall be transferred to cover in another location except to cover the same subject matter of insurance.

UNOCCUPANCY

Privilege of allowing dwellings to be unoccupied for a stated period is permitted without charge subject to the following clause:

Permission granted for building to be unoccupied for a period not exceeding.....months, provided furniture remains in dwelling.

VACANCY

★ Should any risk (rates and wording provide for seasonal unoccupancy in summer dwellings and schools) upon which insurance is carried, become vacant for a period of more than thirty (30) days, the Company or Companies interested must be notified at once, and either Vacancy Permit "A" or "B" attached. Permit "B" may be attached to policies free of charge for ALL risks, but if Permit "A" is used an extra charge of 10c per \$100 of insurance per month after the first thirty (30) days must be made, except in the case of dwellings.

★ In case of dwellings (not summer dwellings) the Company or Companies interested must be notified, and subject to their approval, Vacancy Permit "A" may be attached without charge, providing the period of vacancy is specifically stated.

VACANCY PERMIT (A)

In consideration of an undertaking to pay additional premium of \$..... it is hereby understood and agreed that the building herein described may remain vacant for a period of.....from date; and it is further understood and agreed between the Company and the Insured that the building shall be under the supervision and care of some competent person during the term of vacancy, and the doors and windows shall be securely closed and locked and all rubbish removed from the building; otherwise this policy is null and void.

The extra charge for Vacancy Permit (A) shall be 10c per \$100 per month, or portion of a month over fifteen (15) days. A charge of half the above rate shall be made for fifteen (15) days or under.

(See following page)



† VACANCY PERMIT (B)

It is understood and agreed between this Company and the Insured that the building herein described may remain vacant for a period of..... from date, without extra charge, but in consideration thereof, in case of loss or damage during the term of vacancy, the liability of this Company shall not exceed two-thirds of the amount the Company would otherwise have been liable for, had the property not become vacant; and it is further understood and agreed between this Company and the Insured that the building shall be under the supervision and care of some competent person during the term of vacancy, and the doors and windows shall be securely closed and locked and all rubbish removed from the building; otherwise this policy is null and void.

★ † WARNING—Whenever this clause is used a policy must have printed or stamped across its face, in large type, and in red ink, the words: "THIS POLICY CONTAINS A LIMITATION OF LIABILITY CLAUSE," and if these words are not printed or stamped, such a clause is not, according to the Insurance Act, legally binding on the Insured.

The Western Canada Insurance Underwriters' Association—"C" Tariff Book of Rules

WAIVERS

Only one or the other of the following waivers may be used in policies containing a Co-insurance Clause.

NOTE.—For exceptions, see below.

WAIVER OF INVENTORY

In case any claim for loss shall not exceed five per cent. (5%) of the total sum insured on the involved item or items of this schedule no special inventory or appraisalment of the undamaged property shall be required. Each division or sub-division (if any) of the sum insured shall be deemed to be an "item."

WAIVER OF CO-INSURANCE

In case of loss the Co-insurance Clause shall not be held to apply where the total loss does neither exceed Twenty-five Hundred Dollars nor 2% of the sum insured on the involved item or items of the schedule. Each division or sub-division (if any) of the sum insured shall be deemed to be an "item."

In case of blanket or floater insurance the above waivers must be changed as follows:

WAIVER OF INVENTORY

In case any claim for loss shall not exceed 5% of the value of the property at the location involved no special inventory or appraisalment of the undamaged property shall be required.

WAIVER OF CO-INSURANCE

In case of loss the Co-insurance Clause shall not be held to apply where the total loss does neither exceed Twenty-five Hundred Dollars nor 2% of the value of the property at the location involved.

Co-insurance Waiver or Waiver of Inventory may not be used on policies with a Guaranteed or Stated Amount Clause.

WORKMEN'S PERMIT

See Mechanics' Permit, page 26.



DWELLING SCHEDULE

★ The following Dwelling Schedule is formulated to rate dwellings exposed only by dwellings, churches, schools or other risks eligible for three-year term insurance at two times the annual rates.

★ **IMPORTANT**—All Dwellings (Building and Contents) are eligible for three-year insurance at two-times the annual rate whether exposed by mercantile risks or not.

For permission to complete Dwellings in Course of Construction, see page 26.

DIAGRAMS

All Daily Reports, Applications, Renewals or Removal Endorsements covering on or in dwellings eligible for rating under this schedule must be accompanied by a diagram showing all exposures in every direction until the intervening space or sum of the intervening spaces exceed 30 feet in all (mercantile exposures, if any, within 66 feet must also be shown), or if isolated or shown correctly on The Western Canada Insurance Underwriters' Association plan, a statement to this effect must be made on Daily Report.

Distances between dwellings shall be measured from the most contiguous points of the buildings or of any sheds, awnings, porches, piazzas, bay windows, stairways or additions of any kind attached thereto.

CLASSIFICATION OF PRIVATE DWELLINGS

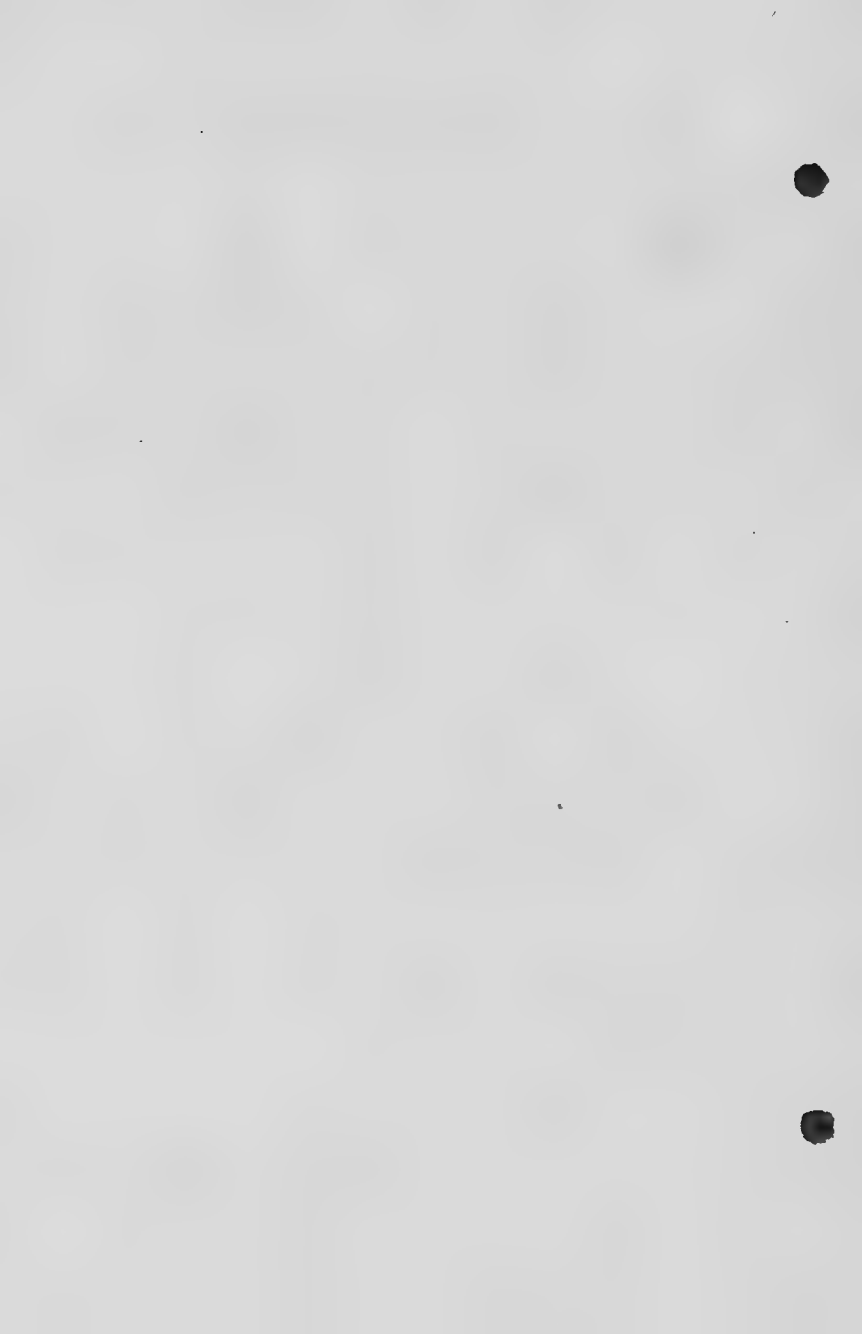
First Class—Brick, stone, hollow tile, solid concrete or concrete block with metal, tile, slate or approved composition roofing.

Second Class—Brick, stone, hollow tile, solid concrete or concrete block with roofing other than above; brick-veneered, concrete-veneered, concrete block veneered or rough-cast or stucco or a combination of rough-cast or stucco with stone, brick, brick-veneer or concrete blocks with roofing as per First Class.

Third Class—Brick-veneered, concrete-veneered, concrete block veneered or rough-cast or stucco or a combination of rough-cast or stucco with stone, brick, brick-veneer or concrete blocks with other than first class roofing.

Fourth Class—Frame and all other dwellings not under preceding classifications.

(For Basis Rates, see following page)



ANNUAL BASIS RATES FOR PRIVATE DWELLINGS

1st Class	2nd Class	3rd Class	4th Class
60c	65c	70c	75c

Deductions

Subject to the qualification of the risk and the attachment of "Improved Dwelling Risk Endorsement" (Form No. 100), a reduction of ten per cent. (10%) may be deducted from the final building and contents rates, including exposures, of risks rateable under the above dwelling schedule providing the risk has:

1. A steam, hot water or hot air heating plant located in a full stone, concrete or brick basement, and
2. All chimneys of brick construction, built from the ground up and resting on solid masonry foundations or footings, and
3. Building foundations of stone, concrete or brick construction.

NOTE.—The above reduction to be taken off after all extra charges and deductions applicable have been taken into consideration.

APARTMENTS, TERRACES AND OUTBUILDINGS

All Apartment Blocks and Terraces of more than two houses, to be specifically rated.

Double, i.e., semi-detached dwellings, are treated as one risk and charged as one exposure. (See example, Risk No. 5).

Private Stables, Private Garages, Sheds or Outbuildings, unless specifically rated, shall take same rate of the dwellings to which they belong. Permission without charge may be given for the storage of private automobiles without limit of number when policies are made subject to Gasoline Appliances, Vehicles and Oil Permit Form.

A Private Stable or Garage shall be construed as being a stable or garage used in connection with a dwelling only, and in no case to be used for delivery purposes or other like occupancies. (See Automobiles, next paragraph).

AUTOMOBILE STORAGE (Private)

Permission without charge may be given for the storage of Private Automobiles without limit of number in buildings occupied entirely as Private Dwellings, Private Barns, Private Garages and Outbuildings, when policies are made subject to Gasoline Appliances, Vehicles and Oil Permit Form.

NOTE.—Insurance covering Automobiles must be written for not more than an Annual Term. Three-year insurance is not permitted.

Permit for the Use of Gasoline Appliances and Vehicles (see page 19).

Extension of Household Furniture Cover to Outbuildings

★ The wordings used in the Standard Forms are mandatory.

★ Item Revised, October, 1942.

Correction 289



EXPOSURE CHARGES FOR PRIVATE DWELLINGS**1st and 2nd Class Dwellings**

Dwellings exposed by same class dwellings within 20 feet, charge for each side as follows:

Adjacent to and within 10 feet.....	add 10c
10 feet to within 20 feet.....	add 5c

If exposed by third or fourth class dwellings, charge for one in each direction per respective table for such class.

3rd and 4th Class Dwellings

Charge exposure as per following table in every direction until the sum of the intervening spaces exceeds 30 feet each way, providing that not more than three exposures in any direction, or six altogether, are charged:

Dwellings exposed by same class adjacent to and within 10 feet.....	add 15c
10 feet to within 20 feet.....	add 10c
20 feet to within 30 feet.....	add 5c

If exposed by first or second class dwellings, charge one each side as per respective tables for such class.

N.B.—Maximum rate on all dwellings and contents exposed only by risks eligible for triennial insurance at twice the annual rate shall be 1% per annum, exclusive of charges for stovepipes, chimneys or gasoline appliances.

For Gasoline Appliances, see pages 17-21.

Dwelling Exposure Examples

Class 4	Class 3	Class 1	Class 4	Class 4	Class 2
<i>Frame</i> x	9' <i>Brick Veneered</i> x	11' <i>Brick</i> p	8' <i>Frame</i> x	15' <i>Frame (Double)</i> x	5' <i>Brick</i> x
Risk 1	Risk 2	Risk 3	Risk 4	Risk 5	Risk 6

Risk No. 1, Basis Rate (fourth class)..... .75

Exp. Risk No. 2, 9 ft.15

Exp. Risk No. 3, 9 ft. + 11 ft. = 20 ft. No charge on account first class exposure.

Final Rate90

Risk No. 2, Basis Rate (third class)..... .70

Exp. Risk No. 1, 9 ft.15

Exp. Risk No. 3, 11 ft.05

Only one charge to Right on account first class exposure.

Final Rate90

Risk No. 3, Basis Rate (first class)..... .60

Exp. Risk No. 2, 11 ft.10

Exp. Risk No. 4, 8 ft.15

Only one exposure charged each side on account first class risk.

Final Rate85

(See following page)



DWELLING SCHEDULE—Continued

	42
★Risk No. 4, Basis Rate (fourth class).....	.75
Exp. Risk No. 3, 8 ft.	.10
Only one charge to Left on account first class exposure.	
Exp. Risk No. 5, 15 ft.	.10
Exp. Risk No. 6, 15 ft. + 5 ft. = 20 ft. No charge on account second class exposure.	
Final Rate	.95
★Risk No. 5, double or semi-detached Dwelling. Treat as single risk. Basis Rate (fourth class).....	.75
Exp. Risk No. 4, 15 ft.	.10
Exp. Risk No. 3, 15 ft. + 8 ft. = 23 ft. No charge on account first class exposure.	
Exp. Risk No. 6, 5 ft.	.10
Final Rate	.95
Risk No. 6, Basis Rate (second class).....	.65
Exp. Risk No. 5, 5 ft. (Only one exposure to Left on account second class risk)	.15
Final Rate	.80

Chimneys

For one or more metal, earthenware, tile or standard air space chimneys, passing through a wall, window or roof, to the Basis Rate of building or contents, add as follows:

For one or more earthenware, tile or standard air space chimneys	25c
For one or more metal chimneys.....	50c

NOTE.—This charge must be made whether the chimney is in use or not, or whether in main building or addition attached thereto.



★ COUNTRY LINE GRAIN ELEVATORS

All Line Grain or Line Elevator Schedules to be
Specifically Rated

Application to be made to Secretary for Rating Schedule
and Survey Forms for rating same.

BUILDERS' RISK

Elevators in course of construction, 20c per \$100 per month

Individual Grain Elevator Schedule (see page 77).



Pages 44 to 49
Cancelled



STANDARD "LINE ELEVATOR" SCHEDULE WORDINGS

As now is or may hereafter be constituted as owners, lessees or operators.

BUILDING

On Buildings, of their grain elevators and warehouses, situate at the locations, and for the amounts specified hereunder, viz.:

(Schedule of Locations)

Loss payable to.....

The term "Building" as used herein, is intended to include additions, annexes, sheds, coal sheds, bins and corn cribs, attached or nearly attached, or within 100 feet, pertaining to each respective elevator or warehouse, driveways, platforms, power houses, and all fixed and moveable machinery, belting, pulleys, gearing, tools, implements, fixtures, supplies, engines, boilers, foundations, settings and materials for the same, heaters, shafting, pumps, connections, smokestacks, fuel, pipe and fittings, fire extinguishers, house and office furniture, harness, vehicles, wagon and track scales therein, and all landlord's fittings and fixtures, heating and lighting apparatus and all connections therewith.

This insurance shall not be prejudiced by change of name of any of the above stations.

Permission is hereby granted the Insured to do such work and to carry on hand and use such materials and supplies as are usual to their business. To cease operations as occasion may require. To clean grain and seeds. To use the premises of the Insured as at present and for other purposes not any more hazardous. To use steam, gasoline, gas, electric or horse power. To alter, enlarge and to add to said buildings, and erect new buildings at any point, and to add or replace machinery as may be expedient, all such machinery and additions made during the continuance of this policy to be covered hereunder. To light premises with coal oil, kerosene, gas or electricity.

Railway Waiver Clause—This insurance shall not be invalidated by reason of any agreement between the Insured and any Railway Company, wherein the said Railway Company is released from all liability for any claim for loss or damage by fire caused by any act or neglect on the part of the said Railway Company or its employees.

No other insurance permitted without notice to the Company.

Attached to and made part of Policy No.....of the.....

As now is or may hereafter be constituted as owners, lessees or operators.

GRAIN

On Goods, Wares and Merchandise, consisting principally of grain and seeds of all kinds, flour, country produce, coal, bags, barrels and packages, their own or held by them in trust or on commission, or on consignment, or sold but not delivered, or in storage or belonging to others, for which the Insured may be liable, while contained in buildings, elevators and warehouses, annexes or additions connected therewith, at the places mentioned in the following "Schedule of Locations," and while in cars on tracks within 100 feet thereof.

(Schedule of Locations)

Loss, if any, payable to.....

It is a condition of this policy that the amount of insurance actually at risk under this policy shall at all times equal the full value of all property described at each and every location, but in no event shall this Company be liable at any one location for more than the amount set opposite each location in the foregoing "Schedule of Locations."

It is a condition of this insurance that the Insured shall supply, once a month, a statement, on form to be supplied by the Company, showing the average value of the property hereby insured during the preceding month based on the daily values at each location for such preceding month, the Insured agreeing to pay the earned premium at the time the statement is rendered.

Reprint, July, 1929

(See following page)



In the event of loss, should the total values reported for the day of the fire be less than the values as shown by the Insured's books for that day, the Insured shall become a co-insurer to the extent of such deficit, and to that extent shall bear his proportion of any loss.

It is understood that the term "Building" as used herein is intended to include additions, annexes, sheds, coal sheds, bins and corn cribs, attached or nearly attached, or within one hundred feet, pertaining to each respective elevator or warehouse, driveways, platforms and offices.

★ **MARKET VALUE CLAUSE**—In the event of loss, for the adjustment of any claims hereunder, it is understood that the value of grain and seeds shall be construed to mean the market price of similar grain and seeds and grade at Fort William and/or Port Arthur, Ontario, and/or Vancouver, British Columbia, as determined by the last actual cash or option sale during the official sessions of the Winnipeg Grain Exchange or the Merchants Exchange, Vancouver, British Columbia, last preceding loss, less only the unpaid cost of transportation (except as set out in the proviso hereto) and unpaid Dominion Government inspection and weighing charges, if any, from the place of loss to the port of consignment. To ascertain the basis of settlement of any loss under any item of this policy, the following values shall apply:

1. Where premium is computed on values established by Fort William and/or Port Arthur, Ontario, price and freight rate basis, settlement based on values at these ports at the time of loss shall be made.
2. Where the premium is computed on values established by the Vancouver, British Columbia, price and freight rate basis, settlement based on values at this port at the time of loss shall be made.

Provided, however, that if at the time of loss at any one point mentioned herein, the local or other conditions are such that the actual value of the property insured hereunder is in excess of the value as expressed herein under the Fort William and/or Port Arthur, Ontario, and/or Vancouver, British Columbia, basis, then, in that case, this Market Value Clause shall not operate to the prejudice of the Insured. In computing the actual value of grain and seeds hereby insured, in pursuance of this proviso, allowance shall be made for any freight paid by the Insured according to stop-over arrangements with any Railway Company, recovery of which could have been obtained from such Railway Company in reshipment of such grain and seeds, providing, however, that the value of such freight is taken into consideration when computing the premium on this policy of insurance.

It is also a further condition of this insurance that in the event of loss under this Policy, should the Insured be in a position to show proof of the contents of the elevator at the time of the fire by actual weigh-up therein, such figures shall be the basis of the adjustment otherwise the evidence as contained in the book accounts at the offices of the Company as to the amount contained in said elevator at the time of the loss shall be taken as the basis of adjustment.

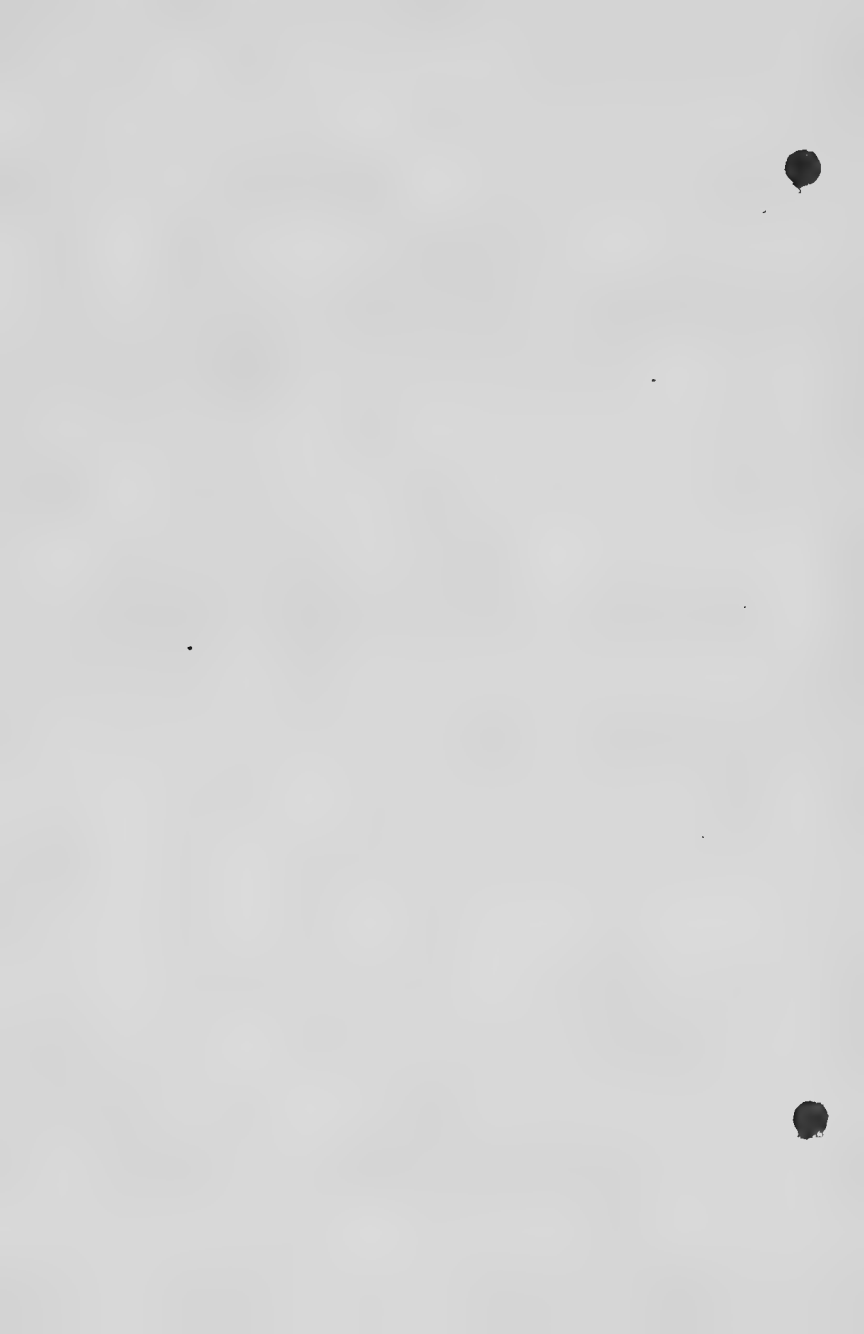
The Insured further agrees to allow the company to examine the books and records of the Insured for the purpose of verifying the accuracy of the above-mentioned monthly statements.

Any error in description of location shall not operate to the prejudice of the Insured.

Permission is hereby granted the Insured to do such work and to carry on hand and use such materials and supplies as are usual to their business. To cease operations as occasion may require. To clean grain and seeds. To use the premises of the Insured as at present and for other purposes not any more hazardous. To use steam, gasoline, gas, electric or horse power. To alter, enlarge and to add to said buildings, and erect new buildings at any point, and to add or replace machinery as may be expedient. To light premises with coal oil, kerosene, gas or electricity.

RAILWAY WAIVER CLAUSE—This insurance shall not be invalidated by reason of any agreement between the Insured and any Railway Company, wherein the said Railway Company is released from all liability for any claim for loss or damage by fire caused by any act or neglect on the part of the said Railway Company or its employees.

No other insurance permitted without notice to the Company.
Attached to and made part of Policy No.....of the.....



FARM RATES AND RULES

CLASSIFICATION OF WALL CONSTRUCTION

Class 1—Brick, stone, hollow tile, hollow tile brick-veneered, solid concrete or concrete block.

Class 2—All other classes of construction not designated in Class 1.

CLASSIFICATION OF ROOFS

Standard—Metal, tile, slate, asphalt, asbestos and composition shingles (individual or cut out of strips or rolls).

Non-Standard—Wood shingles, tarpaper and all other types of roof coverings not designated as "standard".

Permission may be granted, without extra charge, for the completion of farm buildings in course of construction.

THREE-YEAR BASIS RATES

(For Annual Policies, see page 55 for method of rating)

	Class 1	Class 2
Dwellings (Buildings and Contents).....	.90	1.10
Barns and all other Buildings (except dwellings) of whatever construction.....	---	1.10

Deductions

The following deductions may be taken from the above basis rates, subject to Standard Farm Property Form 7A:

	Deductions from above Basis Rates
1. Roofing of standard material.....	.10
2. (a) All chimneys of brick construction built from the ground and resting on solid masonry foundation or footings (applicable to dwellings only).....	.10
(b) The same as above but in addition with flue tile lining for the entire length of chimney	.15
NOTE.—Credits 2(a) and 2(b) are not cumulative.	
3. (a) A full basement with a stone, concrete or brick foundation having steam or hot water heating plant located therein (applicable to dwellings only).....	.10
(b) Same as above but with hot air heating plant	.05

(See following page)



Deductions from
above Basis Rates

- | | |
|--|-----|
| 4. Buildings equipped with lightning rods of improved material | .10 |
| 5. Electricity used for lighting purposes | .03 |
| Maximum reduction not to exceed .35 for three years. | |

Additional Charges

The additional charges outlined below shall be added to the three-year rates obtained after the foregoing deductions have been taken.

	Three-year Charges
1. *If metal chimney installed	1.50
2. *If earthenware or standard air space or tile chimney installed	.50
3. If roof of pole, straw thatch, tar paper or other inferior materials	1.50
*NOTE.—This charge must be made whether the chimney is in use or not, or whether in main building or addition attached thereto.	

FARM PROPERTY OTHER THAN ABOVE

Farm Produce—While contained in specific buildings and in stacks wholly within 100 feet thereof, but not within 100 feet of a dwelling

Bldg. Rate

Farm Produce—Cut, uncut or in stacks (excluding hay) anywhere on the land described in application, but not within 100 feet of dwelling, and subject to the following average distribution clause

Annual Rate 1.00

AVERAGE DISTRIBUTION CLAUSE

In consideration of the rate at which this policy is written it is hereby declared and agreed that in the event of fire this insurance shall be held to cover and attach on all farm produce above described in the proportion that the value at one location bears to the value at all locations at the time of the fire.

WARNING—When the above clause is used, a policy must have printed or stamped across its face, in large type, and in Red Ink, the words: "THIS POLICY CONTAINS A LIMITATION OF LIABILITY CLAUSE." and if these words are not printed or stamped, such clause is not, according to the Insurance Act, legally binding on the Insured.

(See following page)



Hay in Stacks—Anywhere on the land described in application, subject to the average distribution clause Annual Rate 4.00

Short rate to apply on Short Term Policies or Cancellations.

Grain in Granaries—

Period		Period	
1 month	.08	7 months	.30
2 months	.12	8 "	.32
3 "	.16	9 "	.34
4 "	.20	10 "	.36
5 "	.24	11 "	.38
6 "	.28	12 "	.40

Where contained in more than one building, the Average Distribution Clause must be applied.

Live Stock—Covering a specific limit per head against loss by fire or lightning while in any building on the lands described in application or anywhere while in the open, or while stabled temporarily anywhere (except while in transit by common carrier or in public stockyards).....Three-year Rate .75

Farm Implements—Vehicles, Harness, Robes, Stable Utensils, Tools, Bags (excluding Stationary Engines, Tractors, Threshing Machines, Threshing Combines, and Automobiles) while contained in any building on the farm and elsewhere on above described land, or while temporarily off the premisesThree-year Rate .75

Engines (stationary)—Must be insured separately and in specified buildings.....Bldg. Rate

Tractors (Farm)—To be insured specifically and may be written while stored in any building on the farm and in the open anywhere.....Three-year Rate 1.00

***Threshing Combines or Reaper Threshers**—Specific amount to be placed on each machine.Three-year Rate 2.00

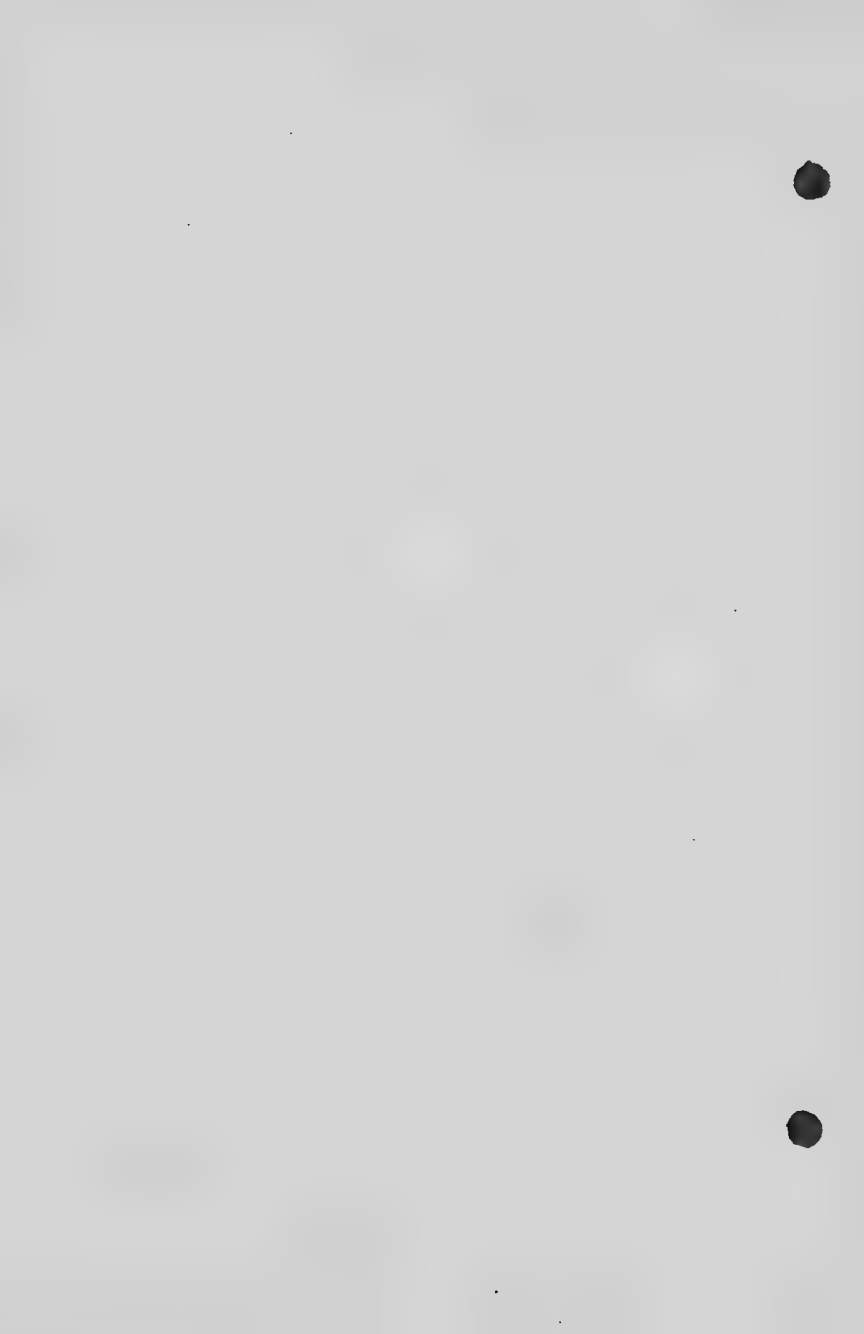
***NOTE.**—Rates contemplate insurance being carried for a full term and permit the operation of the machine during the harvesting period.

Threshing Machines—Specific amount to be placed on each machine.

1. Threshing Machines (**excluding** cover while in operation) subject to the following warrantyThree-year Rate 1.00

"In consideration of the rate of premium charged it is understood and agreed that the threshing machine described in this policy is insured while stored in any building used

(See following page)



for farm purposes or while laid up anywhere on the land herein described, and that the insurance under this item becomes void and of no effect immediately the machine is removed for threshing purposes from its usual storage position and remains void until the machine is finally laid up after the termination of threshing operations”.

2. *Threshing Machines (including cover while in operation)
 - (a) If driven by gasoline or fuel oil engine by means of belt.....Annual Rate only 1.25
 - (b) If driven by gasoline or oil fuel engine forming part of separator....Annual Rate only 2.00
 - (c) If driven by steam engine Annual Rate only 5.00

Three-year insurance may be written at three times the annual rate.

*NOTE.—Rates contemplate insurance being carried for a full term and permit the operation of the machine during the harvesting period.

Prairie Fire Protection

All rates enumerated in this Farm Tariff include coverage from Prairie, Stubble or Bush Fire loss.

ANNUAL POLICIES

Policies covering Farm Property written for a term of one year will take one-half the three-year rate applicable except where annual rates are specifically provided.

ADDITIONAL AMOUNTS

Additional amounts may be added by endorsement to policies for the full balance of the term at pro rata of the rate applying at the time the endorsement is made.

When added after the Extended Term Endorsement becomes effective, the premium charged shall be pro rata of the full three-year rate applicable.

PERMISSIONS

The Standard Farm Form gives permission for the following without extra charge:

“When not in violation of any law, statute or municipal restriction, to use gasoline or kerosene appliances or devices providing the tanks or reservoirs of same do not exceed one gallon capacity and for gasoline engines; also for gasoline or oil-driven vehicles and for not exceeding one gallon of gasoline in excess of that contained in tanks or reservoirs of the said appliances, devices, engines or vehicles”.

If any further extensions, than provided for above, are required, application to be made to the Company.

(See following page)



EXTENDED TERM OPTION AGREEMENT

The following Extended Term Option Agreement may be attached to policies written for a term of twelve months covering Farm Property eligible for three-year term insurance—it shall not be attached to short period policies, nor to policies covering property eligible for annual insurance only:

EXTENDED TERM OPTION AGREEMENT—APPLICABLE TO FARM BUSINESS ONLY

Subject to payment by the Insured to the Company or its authorized agent of a further ONE-YEAR PREMIUM on or before the expiry date of this policy, and to any decrease or increase in premium because of any change in amount, occupation, construction or use THE COMPANY AGREES TO EXTEND THIS POLICY FOR A TERM OF TWO YEARS FROM THE DATE OF EXPIRY for an amount not exceeding the insurance then in effect on each item.

Attached to and forming part of Policy No.....of the.....
Date.....19.....Agent.

EXTENDED TERM ENDORSEMENT

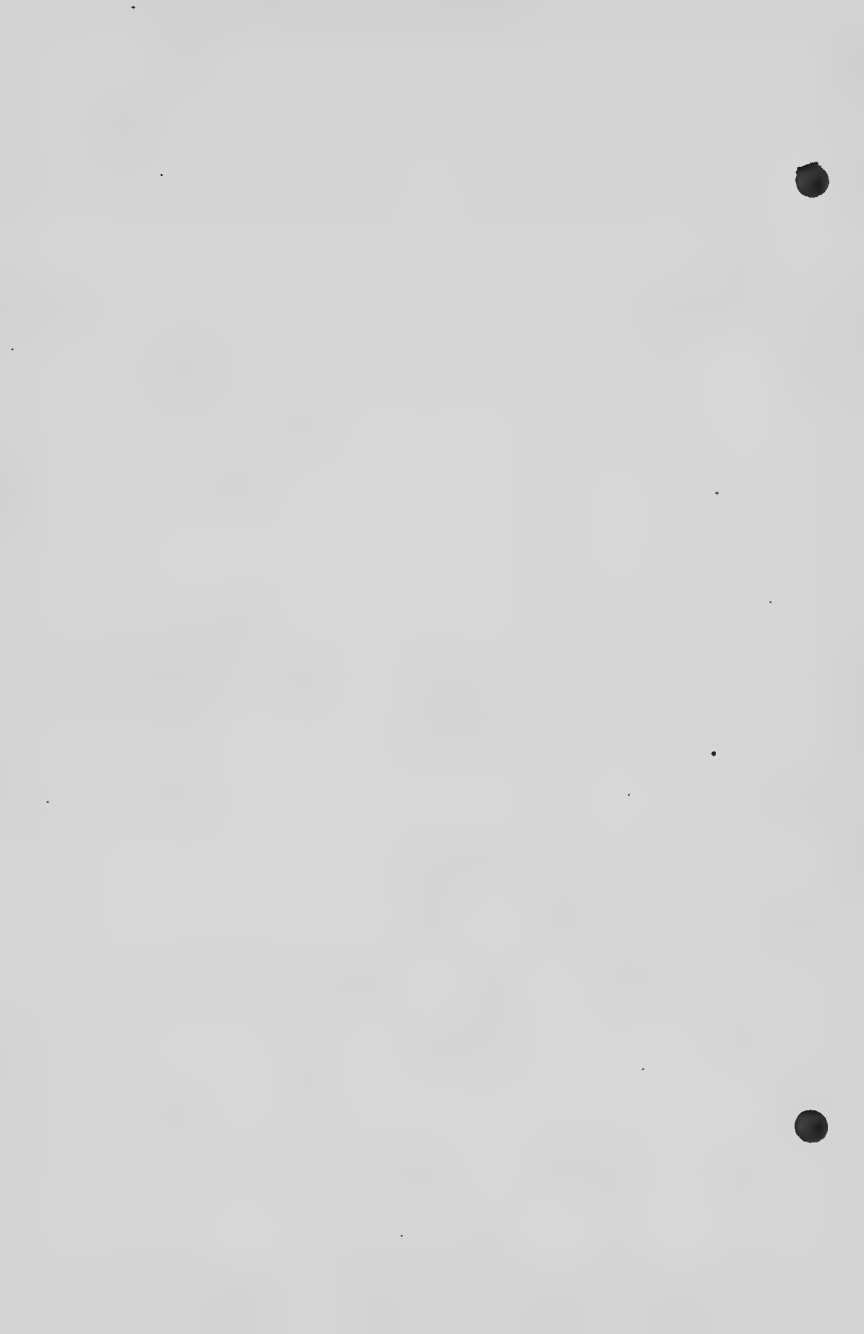
When an insured takes advantage of the Extended Term Option Agreement, the term of the one-year policy, to which it is attached, may be extended for a period of two years—but no further—by the attachment of the following extension endorsement:

EXTENDED TERM ENDORSEMENT—FOR USE ONLY ON POLICIES COVERING FARM PROPERTY

In consideration of the payment of a further premium of \$.....and in fulfilment of the conditions of the Extended Term Option Agreement attached to this policy, the term of this insurance policy is extended two years and shall terminate at noon.....19.....

Attached to and forming part of Policy No.....of the.....
Issued to
Date.....19.....Agent.

(See following page)



VACANCY AND UNOCCUPANCY (Farm Property)

Should any farm risk upon which insurance is carried become vacant or unoccupied for a period of more than thirty (30) days, the Company or Companies interested must be notified at once, and either Vacancy or Unoccupancy Permit "A" or "B" attached to policies. Permit "B" may be attached free of charge for all risks, but if Permit "A" is used, an extra charge of five cents (5c) per \$100 of insurance per month or fifty cents (50c) per \$100 of insurance per year must be made.

FARM VACANCY OR UNOCCUPANCY PERMIT "A"

In consideration of an undertaking to pay additional premium of \$..... it is hereby understood and agreed that the building(s) herein described may remain vacant or unoccupied for a period of..... from date, and it is further understood and agreed between the Company and the Insured that the building(s) shall be under the supervision and care of some competent person during the term of vacancy or unoccupancy, and the doors and windows shall be securely closed and locked and all rubbish removed from the building(s); otherwise this policy is null and void.

Attached to and forming part of Policy No..... of the.....

Date..... 19..... Agent.....

†FARM VACANCY OR UNOCCUPANCY PERMIT "B"

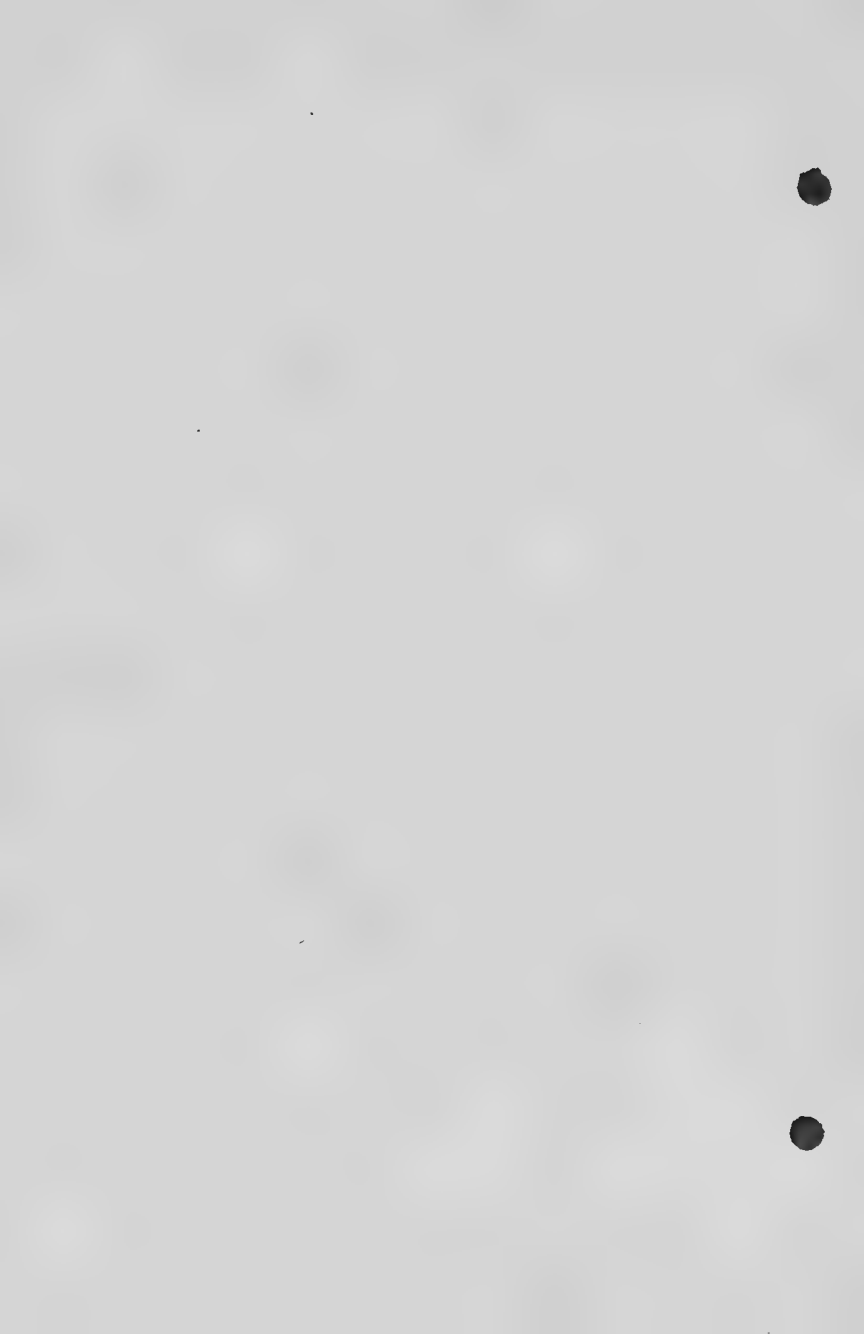
It is understood and agreed between this Company and the Insured that the building(s) herein described may remain vacant or unoccupied for a period of..... from date, without extra charge, but in consideration thereof, in case of loss or damage during the term of vacancy or unoccupancy, the liability of this Company shall not exceed two-thirds of the amount the Company would otherwise have been liable for, had the property not become vacant or unoccupied; and it is further understood and agreed between this Company and the Insured that the building(s) shall be under the supervision and care of some competent person during the term of vacancy or unoccupancy; and the doors and windows shall be securely closed and locked and all rubbish removed from the building(s); otherwise this policy is null and void.

Attached to and forming part of Policy No..... of the.....

Date..... 19..... Agent.....

†WARNING—Whenever this clause is used a policy must have printed or stamped across its face, in large type, and in red ink, the words: "THIS POLICY CONTAINS A LIMITATION OF LIABILITY CLAUSE," and if these words are not printed or stamped, such a clause is not, according to the Insurance Act, legally binding on the Insured.

(See following page)



DEFERRED LOSS SETTLEMENT CLAUSE

A reduction of Twenty per cent. (20%) may be allowed from the final rate applicable to Farm Buildings only if the policy is made subject to the following Deferred Loss Settlement Clause:

This Application and Contract for Deferred Loss Settlement Clause must be signed by the Insured in triplicate, a copy to be attached to both policy and Head Office daily report and one to be retained by the agent.

APPLICATION AND CONTRACT FOR DEFERRED LOSS SETTLEMENT CLAUSE

This condition is hereby made a part of my (or our) application of even date for all insurance therein applied for.

In consideration of the reduced premium at which the aftermentioned policy is written, it is agreed between the..... Insurance Company (hereinafter called the Insurer) and the Insured, as follows:

1. The Insurer shall only be liable under this policy for fifty per cent. (50%) of the amount otherwise payable in respect of any building damaged or destroyed by fire or lightning.
2. Notwithstanding the above limitation the Insurer will pay to the Insured up to an additional fifty per cent. (50%) of such amount otherwise payable with interest on such additional payment at the rate of six per cent. (6%) per annum from the sixtieth day after completion of proofs of loss, if, and when within nine months of the date of the damage or destruction the Insured furnishes evidence satisfactory to the Insurer that the Insured has expended in repairing or rebuilding such building on or within two hundred feet of its site a sum not less than the total sum claimed by the Insured under Clauses (1) and (2) hereof.
3. In case the Insured does not repair or rebuild in accordance with the provisions of Clause (2) hereof the Insurer shall have no liability in respect of loss beyond that set out in Clause (1) hereof; but the Insured shall be entitled to a refund of fifty per cent. (50%) of the premium paid under this policy in respect of the said building on written request therefor.
4. In the event of there being other insurance covering any building included in this policy, the Insurer shall not be liable for more than the above percentages of its rateable proportion of the loss, which shall be payable to the Insured at the times and subject to the same terms and conditions as hereinbefore set out.

This endorsement is hereby made a part of the application of the Insured dated..... for fire insurance on property situate..... in the Province of..... and a part of the policy issued or to be issued pursuant to the said application.

THIS POLICY CONTAINS A LIMITATION OF LIABILITY CLAUSE (To be printed in red ink)

..... (Witness as to Insured) (Signature of Insured)
 Dated at..... in the Province of.....
 this..... day of..... 19.....
 Attached to and forming part of Policy No..... of the.....
 Insurance Company.

.....
 (For the Insurer)

NOTE.—The following words must be printed or stamped on the face of the endorsement in conspicuous type and in Red Ink: "THIS POLICY CONTAINS A LIMITATION OF LIABILITY CLAUSE."

(See following page)



TORNADO, CYCLONE AND WINDSTORM

Minimum Premiums—No annual or short period policy shall be written on Farm Property, Dairy Barns or Silos for a premium less than \$5.00 or a three-year policy less than \$7.50.

Farm Property and Dairy Barns (excluding silos)—

One-year term	.50
Three-year term	.75

No reduction for co-insurance.

A clause assuming liability for damage by hail, when the amount covered by the Hail Clause is at least equal to that covering against Tornado, may be attached to Tornado policies in consideration of an additional premium of 10c per \$100 for one year and 20c per \$100 for three years.

In all cases where it is desired to cover liability for damage by Hail in connection with a Tornado policy, the following clause shall be used:

HAIL CLAUSE

In consideration of an undertaking to pay additional premium of \$..... it is made a condition of this insurance that this policy shall cover any direct loss or damage to the property described herein, caused by Hail, whether accompanied by wind or not; provided, however, that if there shall be any other Tornado insurance on said property, this company shall be liable only pro rata with such other Tornado insurance for any direct loss or damage caused by Hail, whether such other Tornado insurance covers direct loss or damage caused by Hail or not. It is a further condition of this insurance that this Company shall not be liable for loss or damage caused by Hail to hay, grass or straw in fields or in stacks.

Hail Clause—This clause must not be attached to a fire policy.

Tornado Rates on Silos—Wood, concrete

stave, metal and hollow concrete block.....	1-year term 3.50
	3-year term 7.00

Reinforced concrete, brick, burned tile or

solid concrete block with wood or metal	
roof	1-year term 1.00
	3-year term 2.00

NOTE.—Reinforced concrete, brick, burned tile or solid concrete block silos with roofs of same construction should take the regular farm property tornado rate.

N.B.—Tornado risks shall not be covered by an endorsement or rider attached to a fire policy, but distinct tornado policies shall be issued in all cases.

Blanket Cover—Tornado, cyclone and windstorm insurance may be written under blanket form of policy, provided the 60% (or higher) co-insurance clause is attached to policy. If two or more buildings are covered under the same amount the average distribution clause must also be attached. There shall be no reduction in rate for the use of the co-insurance and average distribution clauses whether under specific or blanket policy.



TORNADO, CYCLONE AND WINDSTORM INSURANCE

★

RULES

When insurance is issued against damage by Tornado, Cyclone and Windstorm, the following rules and rates shall apply to both buildings and contents:

Policies may be written for a term of either one year, or three years. Three-year policies may be written at two and one-half ($2\frac{1}{2}$) times the annual rates prescribed hereunder.

Separate amounts must be placed on building, on machinery, and on stock. If a policy or any item covers beyond limits of one building, the average distribution clause to apply (or a separate specific amount to be placed on or in each building) unless written subject to 90% or higher Co-insurance, in which case blanket policy is permitted.

It shall not be permissible to include in a Windstorm policy any hazard other than Windstorm, Cyclone or Tornado, except Hail as herein provided.

Liability for loss or damage by Hail may be assumed under the following Hail Clause which may be added to policy, subject to conditions applicable thereto, without additional charge, except when 50% or more of the roof surface is of glass.

NOTE.—Liability for loss or damage to growing crops, trees and/or shrubbery by Hail shall not be assumed under a Windstorm, Cyclone and/or Tornado policy.

HAIL CLAUSE

In consideration of an undertaking to pay additional premium of \$..... it is made a condition of this insurance that this policy shall cover any direct loss or damage to the property described herein, caused by Hail, whether accompanied by wind or not; provided, however, that if there shall be any other Tornado insurance on said property, this Company shall be liable only pro rata with such other Tornado insurance for any direct loss or damage caused by Hail, whether such other Tornado insurance covers direct loss or damage caused by Hail or not.



★

RATES

The rates on all risks enumerated in this Tariff (except those on Dwellings and Farm Property) are subject to the 50% Co-insurance Clause which must be embodied in the policy. Deductions may be made for higher percentages of co-insurance in accordance with the following table:

For 80 % Co-insurance Clause.....	30 % reduction
For 90 % Co-insurance Clause.....	35 % reduction
For 100 % Co-insurance Clause.....	40 % reduction

Class "X" Rates

Churches.
Clubs (except Golf, Country and Boat).
Hotels (except Summer or Resort).
Mercantile, Non-Manufacturing, Manufacturing and Special Hazard Risks, but excluding all risks specifically dealt with on the following pages.
Public Buildings.
Theatres and Motion Picture Houses.

Class "Y" Rates

Apartment Houses (occupied exclusively as such).
Art Galleries.
Banks.
Hospitals.
Libraries and Museums.
Office Buildings (occupied exclusively as such).
Residential Institutions (except Prisons and Asylums).
Schools.

Annual 50% Co-insurance Rates

Construction	Class "X" Class "Y"	
	Class "X"	Class "Y"
(a) Fire-resistive, semi-fire-resistive, or mill construction, building and contents	Apply to Association	
(b) Brick, stone, concrete, hollow block or hollow tile—Ground floor area not over 25,000 square feet (see note hereunder)	.10	.08
If Ground area of risk in excess of 25,000 square feet	Apply to Association	
(c) Frame, including brick-veneered, rough-cast and metal-clad—Ground floor area not over 10,000 square feet (see note hereunder).....	.14	.10
If Ground area of risk in excess of 10,000 square feet	Apply to Association	
(d) For average rate for blanket form covering risks of different construction or area	Apply to Association	

NOTE.—If area is broken by interior division walls of brick masonry rising to the roof, the area for the risk may be taken on the basis of the largest unbroken area.



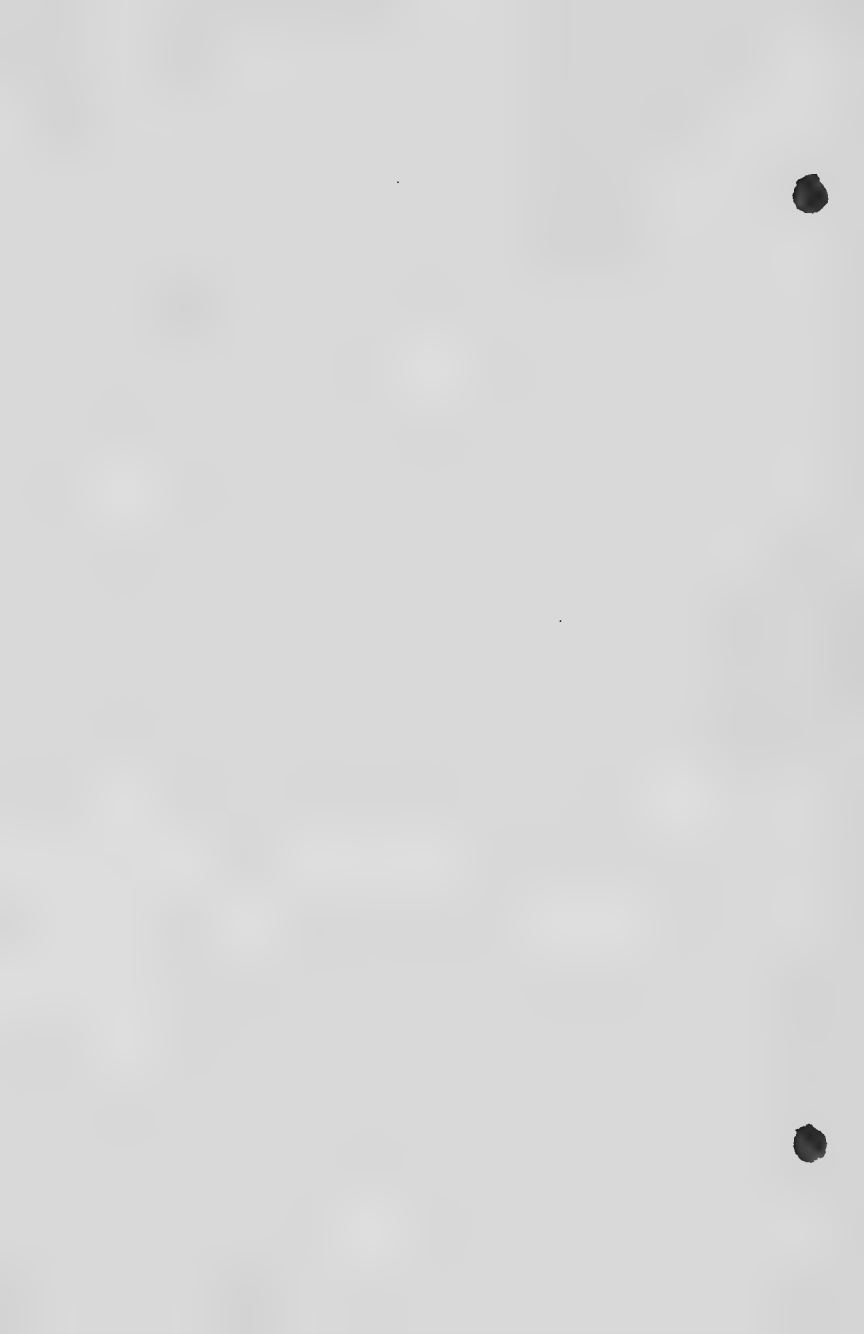
Item No.	Annual Rate
1. Arenas	.80
2. Athletic and Amusement Park Properties.....	.80
3. Awnings, Fabric (must be covered specifically) For Rates apply to Association.	
4. Brick and Tile Plants.....	.40
5. Bridges (must be covered specifically)—	
(a) Not covered or enclosed.....	.30
(b) Covered or enclosed	.80
6. Builders' Risks—	
(a) Builders' risks may be written for a period of one year at a rate of 40c per annum added to the rate that applies to the class of property to which the risk will belong when completed. For periods less than one year charge short rate of the above for the term required.	
(b) Contractor's sheds, tools, equipment, scaffolding, hoists, derricks and cranes used in connection with a specified build- ing in course of construction may be covered with the builders' risk at the builders' risk rate when the 80% or higher Co-insurance Clause is attached to the policy, but must be specifically mentioned in the item.	
7. Cattle and Stock Pens.....	.40
8. Cement and Plaster Mills.....	.40
9. Chemical Works	.40
10. Clubs (Boat, Golf and Country).....	.20
11. Coal and Ore Handling Bridges (moveable types) For Rates apply to the Association.	
12. Coal Shafts, Tipples and Washeries.....	.40
13. Dwellings—	
(a) Year around	.05
(b) Summer or Winter	.12
Minimum Premium—No Policy to be written with a premium less than \$5.00.	
14. Exhibition and Fair Ground Property.....	1.00
15. Farm Property (See Special Farm Rates and Rules in "C" Tariff).	



Item No.	Annual Rate
16. Fertilizer Plants	.40
17. Flour, Cereal and Similar Mills.....	.40
18. Foundries, Rolling Mills and Smelters.....	.40
19. Gas Holders. For Rates apply to Association.	
20. Grandstands	1.00
21. Grain Elevators, Country or Terminal. For Rates apply to Association.	
22. Gypsum Plants	.40
23. Hangars—Aircraft	.80
24. Hoisting, Handling and Conveying Apparatus and Cranes. For Rates apply to Association.	
25. Hotels, Resort and/or Seasonal.....	.20
26. Ice Houses (river, lake or pond).....	1.00
27. Lumber Yards and Sheds (when written under blanket form)	.40
28. Mineral Oil Properties— (a) Oil Refineries For Rates apply to Association. (b) Oil and Gas Drilling Properties For Rates apply to Association. (c) Gasoline Absorption Plants For Rates apply to Association.	
29. Mining Plants—For Rates apply to Association.	
30. Race Track Properties	1.00
31. Rinks (Curling, Ice and Roller Skating).....	1.00
32. Salt Plants	.40
33. Sand and Gravel Screening Plants.....	.40
34. Saw, Stave and Planing Mills.....	.40
35. Sheds (Open or Canopy)	1.00
36. Signs, Stacks, Standpipes, Radio Towers, Water Towers and Tanks, Windmills, Elevated Roof Tanks, Trestlework and all similar aerial structures and Yard Property.—For Rates apply to the Association.	



Item No.	Annual Rate
37. Stone Crushers, Stone and Marble Works.....	.40
38. Tanneries	.20
39. Traction Properties For Rates apply to Association.	
40. Risks of Superior Wind-resisting Construction— Any risks in the foregoing classes which are of fire-resistive or skeleton steel frame con- struction with incombustible floors and roofs may be specially rated on application to the Association.	



VESSELS, STEAMBOATS, BARGES, YACHTS AND LAUNCHES

★Steamboats, Tugs and Alligators (Steam)—

When insured for less than \$5,000.....	4.50
When insured for \$5,000 upwards but less than \$10,000	4.00
When insured for \$10,000 upwards but less than \$15,000	3.50
When insured for \$15,000 upwards but less than \$25,000	3.00
When insured for \$25,000 or over.....	2.50

Deductions:

For 80 % Co-insurance Clause—Deduct 10 % from basis rate.

For burning coal fuel only—Deduct 10 % from basis rate.

For metal hull—Deduct 10 % from basis rate.

★Barges and Scows (no power)..... 1.50

Deductions:

For 80 % Co-insurance Clause—Deduct 20 % from basis rate.

For metal hull—Deduct 20 % from basis rate.

★Private Vessels, Private Yachts, and Club Launches—

Sailing (no auxiliary power)	.75
Sailing (with auxiliary power)	2.25
Steam	1.50

Notification required to be given to the company when and where the vessel insured is laid up.

★Gasoline Launches (operating or laid up)..... 4.00

If insured, while in private boathouse only, charge boathouse rate.

For permit to cover while in operation, charge extra 50c for each period of one month or less.



Page 61 Cancelled



CLASSIFICATION OF BUILDINGS

(Excluding Dwellings and Farm Property)

First Class—Brick, Stone or Solid Concrete with Metal, Tile, Slate, Composition or approved Patent Roofing.

Concrete Block (Hollow Concrete Block construction) or Hollow Tile or buildings partially of this construction, the remainder being of Brick, Stone or Solid Concrete, roofed with any of the above first class roofings, shall be considered as first class construction so far as exposures are concerned, but will take a **SECOND CLASS BASIS RATE**. However, in the case of risks shown in the Three Year or Long Term Tariff, Hollow Concrete Block construction or Hollow Tile may be considered as first class and rated as such. Power Houses of this construction may be accepted as First Class and credit allowed on this basis, without prejudice to the basis rate of the main building should that be of superior construction.

Second Class—Brick, Stone or Solid Concrete with roofing other than above, Concrete Block, Hollow Tile, Brick-veneered or Concrete-veneered with roofing as per first class.

★**Third Class**—Concrete Block, Hollow Tile, Brick-veneered or Concrete-veneered with other than first class roofings. Metal-clad, Stucco or Rough-cast with roofing as per first class.

★**Fourth Class**—Metal-clad, Stucco or Rough-cast with other than first class roofing.

All buildings of Frame construction.

NOTE.—For Dwelling Classification (see page 40).

NOTE.—For Farm Classification (see page 52).

NOTE.—Buildings of Mixed Construction (see page 88).



THREE-YEAR OR LONG TERM TARIFF

Table of Rates on Risks Eligible for Three-year Term Insurance at Double the Annual Rate

(See page 80 for exposure charges)

★ All risks enumerated in the following table are eligible for three-year insurance at two-times the annual rate applicable whether subject to mercantile exposures or not.

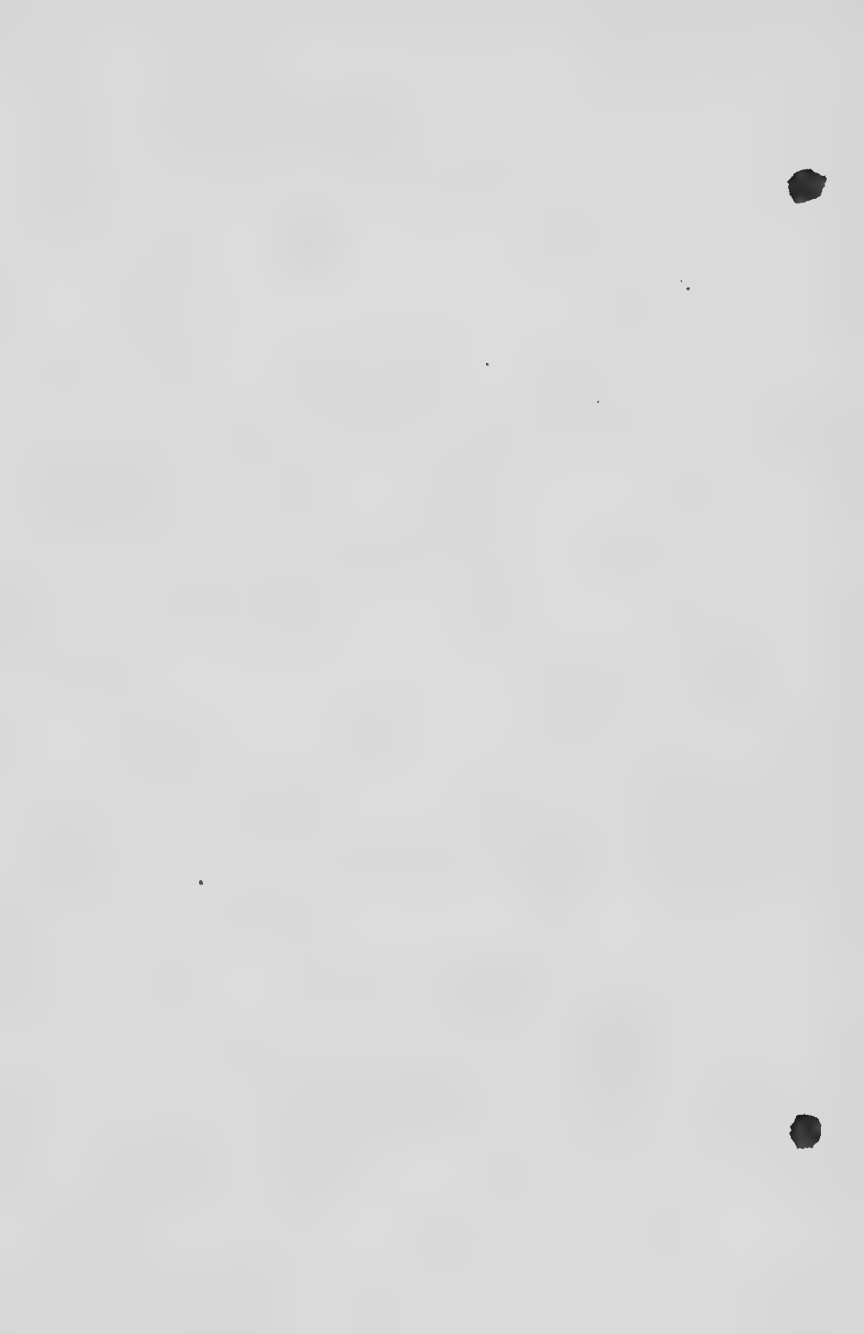
★ Outbuildings, unless specifically rated, shall take the same rate as the risk to which they belong.

★ All rates in this table are annual, to which must be added exposure and other extra charges as set forth in the "C" Tariff.

Class Reductions—Certain classes of risks in this Tariff are subject to reductions off the final rates. (See pages 30 and 31 for list of classes eligible for these reductions).

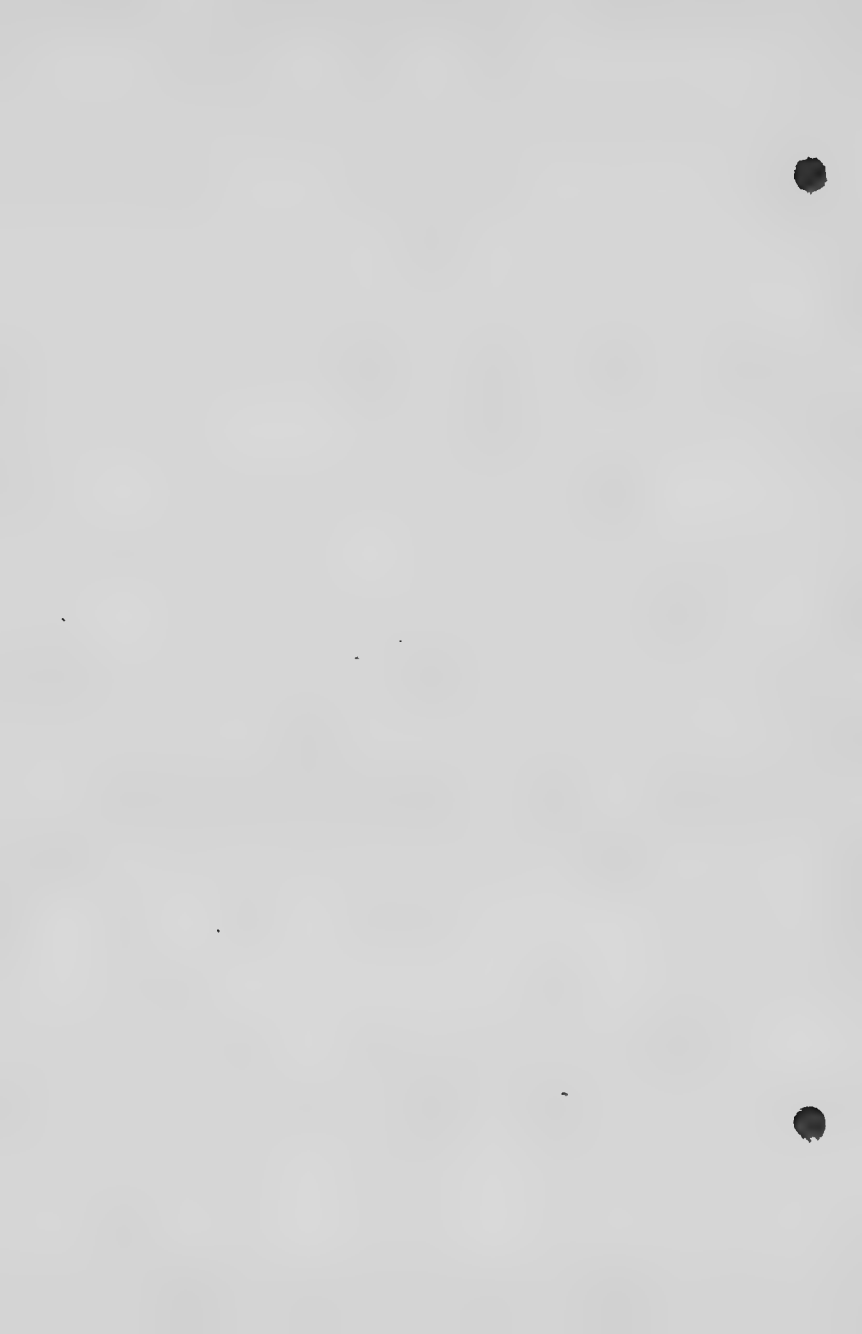
CLASS	Annual Rate per \$100			
	Building and Contents			
	1	2	3	4
Academies (in which pupils are either boarded or lodged)	.90	1.15	1.80	1.50
Asylums (Blind, Deaf, Dumb or Orphan).....	.90	1.15	1.80	1.50
Asylums (Insane)	1.25	1.50	1.75	2.00
Camps, Summer (See Summer Camps).				
Convents	.90	1.15	1.80	1.50
Colleges	.90	1.15	1.80	1.50
Churches	.65	.75	.90	1.05
Deduct 5 cents if no candles or braziers used. This reduction will apply where candles or braziers are used during Church service only.				
Deduct 7½ cents if entire building (including spires and towers) is equipped with lightning rods.				
Community Halls (Rural). (See Court Houses).				
Court Houses, Municipal Halls, Community Halls, Municipal Office Buildings, Fire Halls, Jails or buildings combining any of these occupancies. With warranty in the policy that building will not be used for motion picture shows	1.00	1.25	1.40	1.50
It is understood that building occupied only as Community Hall is to be owned and operated by the Town, Village, Municipality or regular Community Club and is used solely for community purposes and in no case is there to be a mercantile occupancy of any nature whatsoever.				

(See following page)



CLASS

Correction 332



THREE-YEAR OR LONG TERM TARIFF—Continued

The Western Canada Insurance Underwriters' Association "C" Tariff Book of Rules

CLASS	Annual Rate per \$100 Building and Contents			
	1	2	3	4
Dwellings in connection with Fur Farms.....	.60	.65	.70	.75
Live Stock—1% for one year; 2% for three years, including loss from Prairie, Stubble and Bush Fire (no reduction for excluding loss arising from Prairie, Stubble and Bush Fire).				
Furs and Pelts (annual only). (See Mercantile Tariff, page 71).				
Garages (Private). (See Dwelling Schedule for rate, pages 40 to 42, and Permit Form, page 19).				
Hospitals	.70	.80	.95	1.10
Jails. (See Court House).				
Lodge Halls. When entirely occupied for such purposes	1.00	1.25	1.40	1.50
(See also Annual Tariff).				
Monasteries	.90	1.15	1.30	1.50
Municipal and Provincial Office Buildings only. (See Court Houses).				
Municipal Property. A reduction of 15% from rates (Building and Contents) may be allowed on all property owned and occupied by Municipalities, Towns and Villages for Municipal purposes or enterprises.				
NOTE. —This reduction does not apply to school properties, dwellings or property held for tax sale.				
Post Offices when used entirely for such purposes or with dwelling occupancy.....	.60	.75	.85	1.00
Schools (Rural) including loss from Prairie, Stubble or Bush Fire and subject to the following warranty: WARRANTY —In consideration of the reduced rate at which this policy is written it is hereby warranted the school does not contain more than two class rooms	.42 ½	.45	.47 ½	.50
(See Teacherages or Teachers' Dwellings).				
† Schools With Not More Than Two Class Rooms (Village or Town) in which pupils are neither boarded nor lodged subject to the following warranty: WARRANTY —In consideration of the reduced rate at which this policy is written, it is hereby warranted the school does not contain more than two class rooms	.42 ½	.45	.47 ½	.50
† Schools in excess of Two Class Rooms (Village or Town) in which pupils are neither boarded nor lodged.....	.45	.55	.65	.80
†When permission is required for the use of a Motion Picture Machine without limit of time, application for rate to be submitted.				
(See following page)				



THREE-YEAR OR LONG TERM TARIFF—Continued

The Western Canada Insurance Underwriters' Association—"C" Tariff Book of Rules

CLASS	Annual Rate per \$100			
	Building and Contents			
	1	2	3	4
†For temporary occupation of building for Motion Picture Exhibitions issue permit and charge extra on the building and its contents 10c per \$100 insurance per diem or 50c per \$100 insurance per week. †Permission may be granted, free of charge, to operate an Underwriters' approved Miniature Motion Picture Machine when subject to Standard Warranty. For Standard Warranty (see pages 26a and 26b). ★Summer Camps (including Summer Recreation and Health Camps maintained by Charitable Institutions, Church and similar organizations) with specific amount on each building, 1.85 for one year and 2.70 for three years, including loss from prairie, stubble and bush fires, and subject to other extra charges such as for stovepipe chimneys or gasoline appliances, etc., as provided for in this tariff. No reduction for exclusion of Prairie, Stubble and Bush Fire Clause. Summer Dwellings. 1.00 for one year, 2.00 for three years, including loss from Prairie, Stubble and Bush Fire, and subject to other extra charges such as stovepipe chimneys or gasoline appliances, etc., as provided for in this Tariff. No reduction for exclusion of Prairie, Stubble and Bush Fire Clause. Shooting Lodges and Fire Rangers' Dwellings. 1.00 for one year; 2.00 for three years, excluding Prairie, Stubble and Bush Fire; without such clause attached, 1.50 for one year and 3.00 for three years. Permission may be granted to remain unoccupied, but not vacant without limit of time. Teacherages or Teachers' Dwellings (Rural Schools). If owned by School District and situate on school property take same rates as school. Separate amount to be placed on Building and Contents. (See Schools, Rural). Town Hall. (See Court Houses).				



MERCANTILE TARIFF

Annual Basis Rates on Isolated Risks

(See page 80 for Definitions of Isolation and Exposure Charges)

Miscellaneous Rates—For all mercantile, manufacturing or other risks not rated in this Tariff, except steam railway risks and travellers' stocks and samples in transit, application for rate to be submitted with a description of such risk, giving location of all requisite information.

Power—If power be used in any of the following named risks, charge for same as provided for under Power (see page 73) must be made unless it is included in the basis rate and so stated.

★ **Chimneys**—For extra charges and deductions (see page 10a).

★ **Heating**—Buildings heated solely by steam or hot water, deduct 10c Building and 10c Contents.

If building heated by borrowed steam or hot water from an outside detached heating plant, or if heating plant is inside building, in a cut-off enclosure, application for rate to be submitted.

★ **Concrete Floors**—All mercantile risks (except garages and creameries) having full concrete grade floor, deduct 10c Building and 10c Contents.

★ **First Class Roof on Frame Building**—Risks listed in the Annual Tariff of frame construction (except Special Hazards) and isolated not less than 40 feet, or cut off by a first class building having blank parapetted walls or a standard independent fire wall, and having a roof covering of material classified as first class, deduct 10c Building and 10c Contents.

★ **Class Reductions**—Certain classes of risks in this Tariff are subject to reductions off the final rates (see page 30 for list of classes eligible for these reductions).

CLASS	RATE PER \$100							
	BUILDING Class of Risk				CONTENTS Class of Risk			
	1	2	3	4	1	2	3	4
Aerated Water Factory.....	1.75	2.00	2.30	2.50	1.75	2.10	2.40	2.50
Agricultural Implement Warehouses	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Agricultural Society or Exhibition Buildings	1.50	1.75	2.00	2.50	1.50	1.75	2.00	2.50
★ Apiaries	1.00	1.25	1.50	1.75	1.00	1.25	1.50	1.75
Auctioneers. Subject to warranty that no repairs, upholstering or woodworking will be done during the life of the policy.....	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Auctioneers. With permission to make repairs and do upholstering and woodwork	2.75	3.00	3.25	3.50	2.75	3.00	3.25	3.50



MERCANTILE TARIFF

Annual Basis Rates on Isolated Risks—Continued

The Western Canada Insurance Underwriters' Association—"C" Tariff Book of Rules

CLASS	RATE PER \$100							
	BUILDING Class of Risk				CONTENTS Class of Risk			
	1	2	3	4	1	2	3	4
Automobiles —Where automobiles are stored, IRRESPECTIVE OF WHETHER A CHARGE IS MADE OR NOT , it is necessary to attach to the policy the Gasoline Appliance and Vehicle Permit Form, (page 19), in order to comply with Statutory Condition Number Five (5). For permit for storage, charge extra rate as follows: In All Risks (except dwellings and private outbuildings, see page 40a) not occupied for the business of auto repairs, auto storage or livery or garages— Not exceeding two automobiles. No charge. Not exceeding three automobiles, .05 per annum. Each additional auto over three, add .10 per annum. Double for three-year risks. NOTE 1 —In specifically rated risks the rate must be published to include any charge for automobiles. NOTE 2 —Permit may be given for automobiles to enter any building for the purpose of loading or unloading only, without charge. NOTE 3 —No charge for storage of fire engines and equipment in fire halls. NOTE 4 —For storage of gasoline not in automobile tanks (See "Gasoline Rules"). If the motive power of the machine insured is electricity, it will take the same rate as contents of the building in which it is stabled. Automobiles will take the same rate as contents of buildings in which they are stabled, including above charges.								
Automobile Garages. (See Garages and Gasoline Street Pumps).								
Auto Tire Repairing and Vulcanizing Shops. (See Vulcanizing Shops).								
Baker's Sale Shops only.....	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Baker's Shop. Oven in building or in addition attached or communicating	2.00	2.50	2.75	3.00	2.00	2.50	2.75	3.00
Banks	.60	.75	.85	1.00	.60	.75	.85	1.00



MERCANTILE TARIFF

Annual Basis Rates on Isolated Risks—Continued

The Western Canada Insurance Underwriters' Association—"C" Tariff Book of Rules

CLASS	RATE PER \$100							
	BUILDING Class of Risk				CONTENTS Class of Risk			
	1	2	3	4	1	2	3	4
Builders' Risks. In the event of insurance being required for the time a building is in course of construction, the rate applicable shall be the short term rate of what the rate, with exposures, would be when the building is completed, except that the maximum basis rate shall be..... (See Rule regarding three-year risks, page 26). (See Grain Elevators, page 77). (See Line Grain Elevators, page 48). ★(See Builders' Risk Completed Value Form Rules, pages 8a-8c).	1.75	2.00	2.30	2.50	....	....	....	....
Bunk or Mess Houses pertaining to milling, mining or manufacturing plants. (For lumber camps in woods, see Lumber Camps).....	....	....	2.50	2.50	....	....	2.50	2.50
Butcher Shops. Subject to warranty that no smoking or rendering of meats will be done during the life of the policy WARRANTY —In consideration of the reduced rate at which this policy is written, it is hereby warranted by the Insured that no smoking or rendering of meats will be done during the life of the policy. If either of these warranties are in any way disregarded, all insurance by this policy shall immediately cease and the policy shall be null and void.	1.25	1.50	1.75	2.00	1.25	1.50	1.75	2.00
Butcher Shops. If meat smoking or rendering done	2.00	2.25	2.50	2.75	2.00	2.25	2.50	2.75
Carpenter Shops and Cabinet Makers (hand power) Add for one planer 50 cents. If more than one planer used. Application for rate to be submitted.	2.75	3.00	3.25	3.50	2.75	3.00	3.25	3.50
Cheese and Butter Factories and Creameries. Application for rate to be submitted.								
Chicken Hatcheries and Poultry Houses (Commercial) .....	....	....	....	1.50	....	....	....	1.50
Live Stock and Eggs.....	....	....	....	....	....	....	....	3.25
Chopping Mills	1.75	2.00	2.25	2.50	1.75	2.00	2.25	2.50
Cigar Factories	1.75	2.00	2.30	2.50	2.25	2.50	2.75	3.00
Club Rooms	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50



MERCANTILE TARIFF

Annual Basis Rates on Isolated Risks—Continued

The Western Canada Insurance Underwriters' Association—"C" Tariff Book of Rules

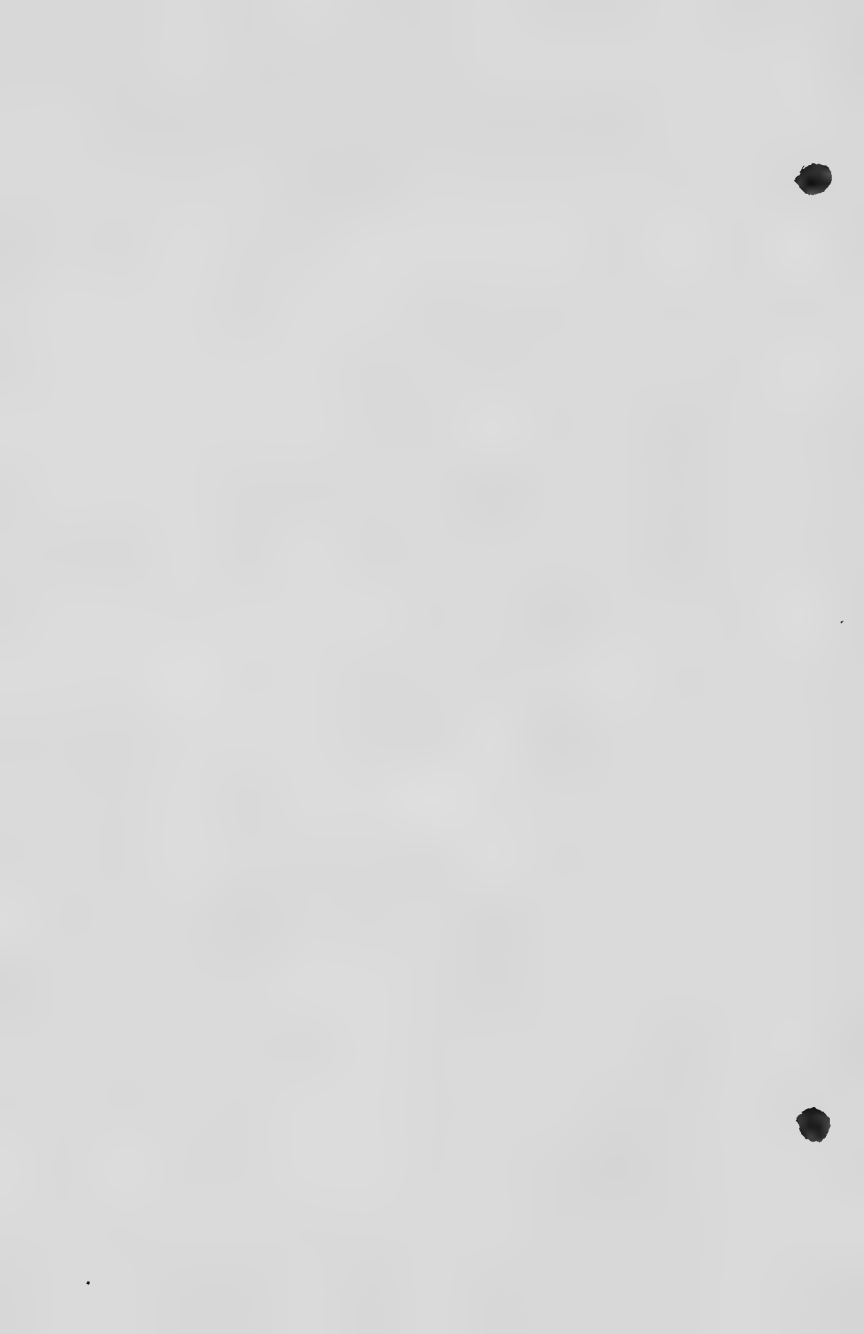
CLASS	RATE PER \$100							
	BUILDING Class of Risk				CONTENTS Class of Risk			
	1	2	3	4	1	2	3	4
Coal Sheds on Railway Right-of-Way (not in Lumber Yards) when not exposed within 100 feet by any Flour Mill, Special Hazard or Elevator	---	---	---	1.25	---	---	---	1.25
When exposed within 100 feet by Elevator	---	---	---	1.50	---	---	---	1.50
When exposed by Flour Mill or other Special Hazard, excepting elevators, unless in specifically rated town, to be governed by the "C" Tariff Exposure Table. (See page 81). Where quantities exceeding 1,000 tons of Soft Coal are stored the follow- ing basis rates will apply: Soft Coal, without co-insurance, \$5.00; with 80% co-insurance, 4.00. Deduct 50% of the above rates for clause excluding liability for spon- taneous combustion. For Spontaneous Combustion Clause (See page 38).								
Cold Storage Warehouses	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
If ammonia process, stock to be made subject to the Consequential Damage Clause (See pages 13a and 13b).								
Community Halls (Rural). (See Court Houses).								
Concert and Entertainment Halls. (See Entertainment Halls, page 70).								
Confectionery Sales Shop only	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Confectionery (with manufacturing)....	2.00	2.50	2.75	3.00	2.00	2.50	2.75	3.00
Contractors' Camps and Buildings. (See Railway Contractors' Supplies and Outfits, page 74).								
★ Cordwood, Ties, Bark, Poles, Pulpwood and other like goods, (If in connection with, or ex- posed by a woodworking risk or a wholesale Lumber Yard, application for rate to be made to Association). In the bush. Net. Subject to 100% co-insurance								6.00
Alongside railway tracks or sid- ings, or on wharf, dock or steamboat landing. Net. Sub- ject to 100% co-insurance.....								4.50
Along railway tracks or sidings or highways and described in the wording of the policy as not within 500 feet of any scrub or bush. Net. Subject to 100% co-insurance								4.00



MERCANTILE TARIFF

Annual Basis Rates on Isolated Risks—Continued

CLASS	RATE PER \$100							
	BUILDING Class of Risk				CONTENTS Class of Risk			
	1	2	3	4	1	2	3	4
Along railway tracks or sidings or highways and described in the wording of the policy as not within 1,000 feet of any scrub or bush. Net. Subject to 100% co-insurance .....2.50 (See recommended wording for including space clause in description, page 25e).								
Course of Construction Rates. (See Builders' Risks, page 68).								
Cream Receiving Stations (not Creameries). No process work other than testing	.90	1.15	1.30	1.50	.90	1.15	1.30	1.50
Creameries. (See Cheese and Butter Factories).								
Dairy Barns. When not forming part of general farming operations.....	.90	1.15	1.30	1.50	.90	1.15	1.30	1.50
Dancing Pavilions, including Summer Resort Pavilions	2.75	3.00	3.25	3.50	2.75	3.00	3.25	3.50
Depot. Railroad freight or passenger ★ Household Furniture and Personal Effects contained in living rooms in depot. (See Dwellings, Three-year Tariff).	....	....	....	....	2.00	2.10	2.40	2.50
Dressmakers occupying a store and where stock does not exceed \$100....	1.25	1.50	1.75	2.00	1.25	1.50	1.75	2.00
Dressmakers where stock exceeds \$100 in value	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Drill Halls and Armouries	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Electric Light and Power Station. (See Special Hazards).								
Entertainment and Concert Hall. With warranty in policy that building will not be used for motion picture shows WARRANTY —In consideration of the reduced rate at which this policy is written, it is hereby warranted by the Insured that the building herein described will not be used for moving picture shows during the life of this policy. If this warranty is in any way disregarded, all insurance by this policy shall immediately cease and the policy shall be null and void.	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
(See following page)								

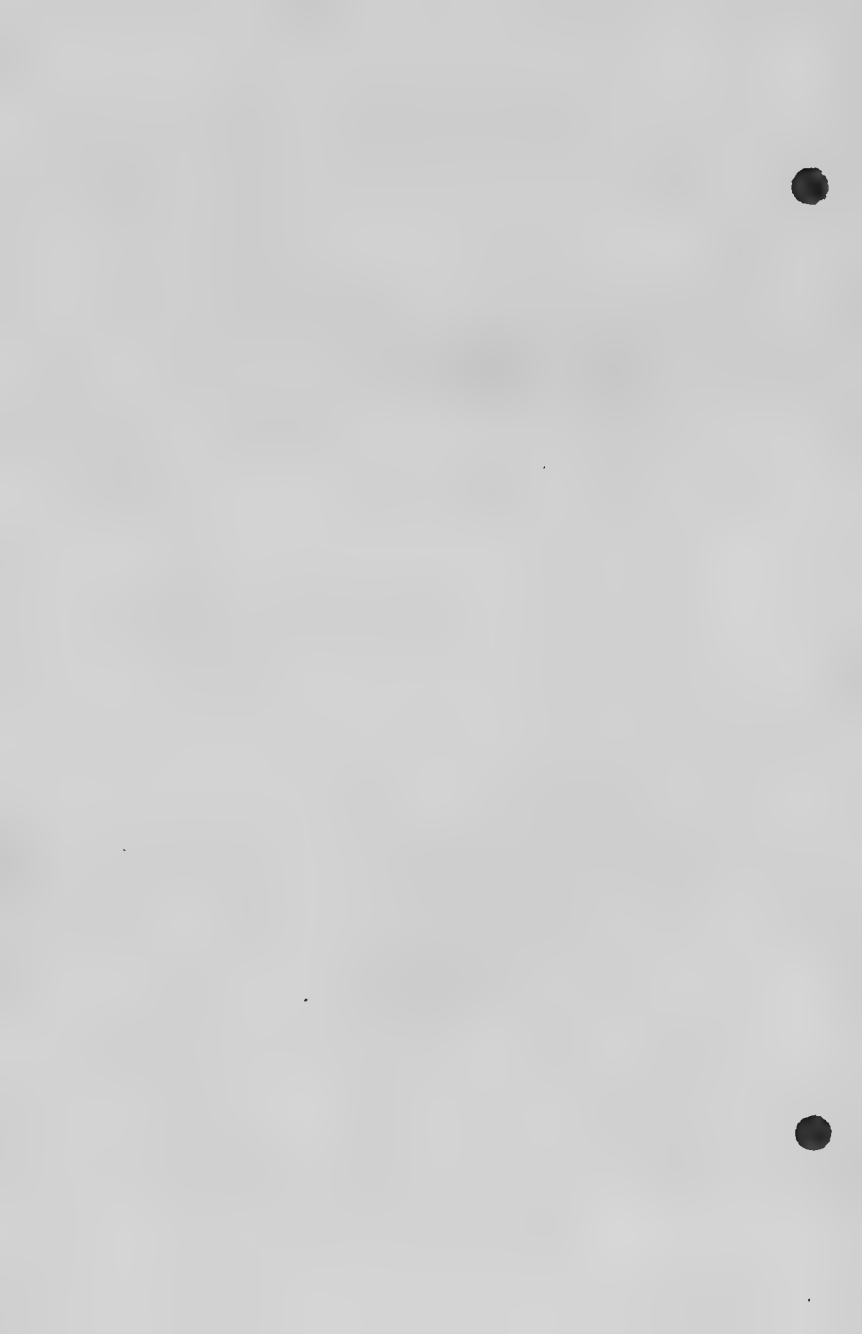


MERCANTILE TARIFF

Annual Basis Rates on Isolated Risks—Continued

The Western Canada Insurance Underwriters' Association—"C" Tariff Book of Rules

CLASS	RATE PER \$100							
	BUILDING Class of Risk				CONTENTS Class of Risk			
	1	2	3	4	1	2	3	4
For temporary occupation of building for Moving Picture Exhibitions issue permit and charge extra on the building and its contents, 10c per \$100 insurance per diem or 50c per \$100 insurance per week.								
Feed or Chopping Mills (horse power)	1.75	2.00	2.25	2.50	1.75	2.00	2.25	2.50
Filling Stations (Gasoline)	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Fishermen's Equipment Storage. Not exceeding in value \$500.00. Apply outbuilding rate.								
Not exceeding in value \$1,000.00.....	---	---	---	1.50	---	---	---	1.50
Exceeding in value \$1,000.00.....	---	---	---	2.50	---	---	---	2.50
Flour and Feed Stores. Not more than 10 bales of hay or straw.....	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Flour and Feed Stores. With hay or straw exceeding 10 bales.....	2.50	2.75	3.25	3.50	2.50	2.75	3.25	3.50
Flour Mills. (See Special Hazards).								
Foundries. (See Special Hazards).								
Freight Sheds	2.00	2.10	2.40	2.50	2.00	2.10	2.40	2.50
Fuel Piled in Lumber Yard. Same rate as lumber.								
Fuel Yard (Cordwood) not in connection with Lumber Yard.....	---	---	---	---	---	---	---	2.00
Fur Farms. Stock of furs and pelts	---	---	---	---	---	---	---	2.50
Furniture Stores, as sales shops only, subject to the following warranty: WARRANTY—In consideration of the rate at which this policy is written, it is hereby warranted by the Insured that no upholstering or repairing will be done on the premises during the life of this policy.	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
If this warranty is in any way disregarded, all insurance by this policy shall immediately cease and the policy shall be null and void.								

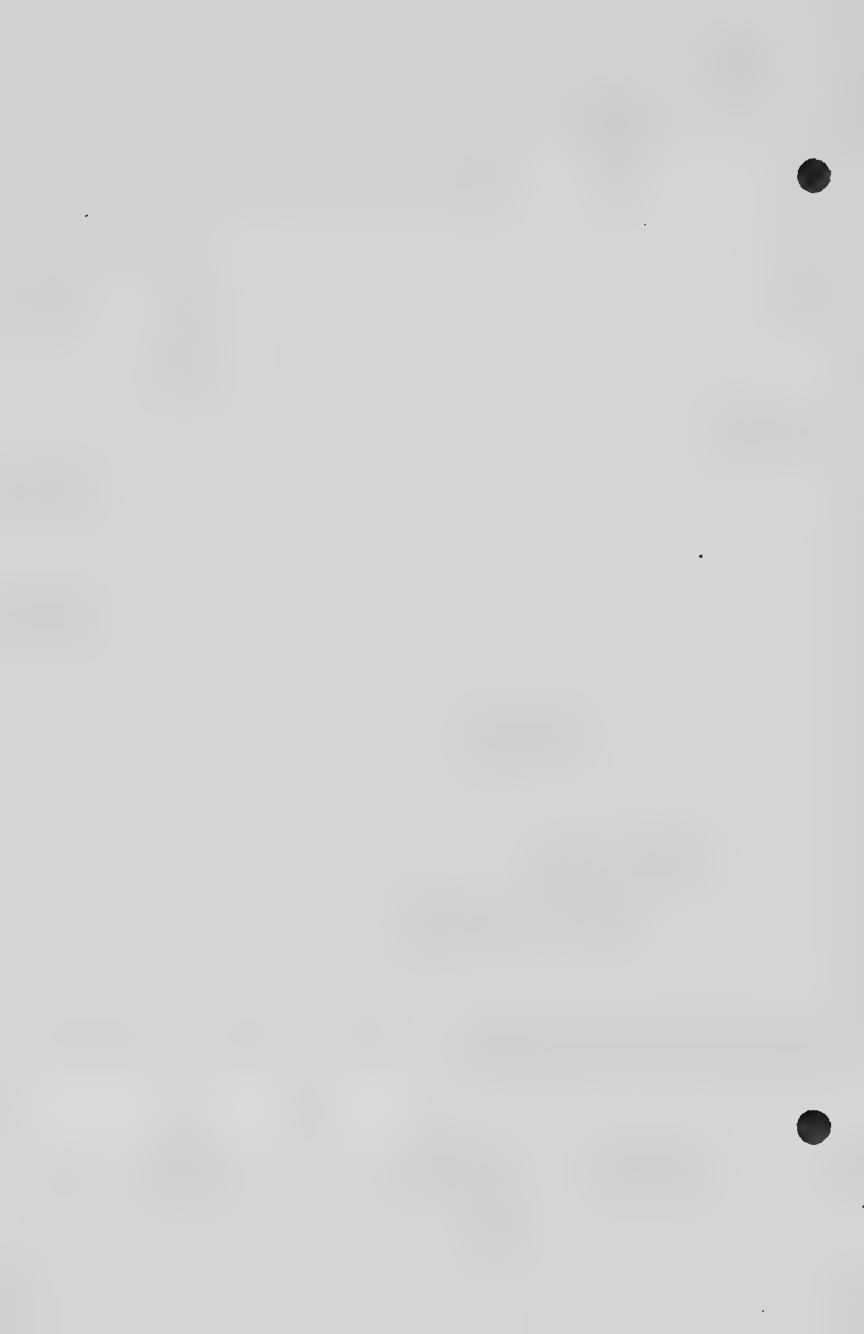


MERCANTILE TARIFF

Annual Basis Rates on Isolated Risks—Continued

The Western Canada Insurance Underwriters' Association "C" Tariff Book of Rules

CLASS	RATE PER \$100							
	BUILDING Class of Risk				CONTENTS Class of Risk			
	1	2	3	4	1	2	3	4
Furniture Stores. With permission to make repairs and do upholstering and manufacture furniture by hand power	2.75	3.00	3.25	3.50	2.75	3.00	3.25	3.50
★ Garages and Repair Shops, Automobile	2.75	3.00	3.75	4.00	2.75	3.00	3.75	4.00
If entire risk, excluding office portion has a concrete or earth floor and policy made subject to the following warranty: In consideration of the reduced rate at which this policy is written, it is hereby warranted that the entire risk with the exception of the office portion, has a concrete or earth floor.....Deduct 50c								
The above rates include permission for repairs without power, use of a blacksmith forge, and auto body painting (brush work only).								
Warranty to be attached to policy that all machines be filled outside and that not exceeding one gallon of gasoline in all will be kept in excess of that contained in tanks of cars.								
Gasoline								
For use of gasoline in garages where gasoline is brought into building in excess of the quantity allowed under the garage warranty.								
If in approved Underwriters' Labelled storage system, outside underground tank, filled from outside connection and ventilated outside, and self-measuring pump, located inside building, or approved portable tanks .....Charge 25c								
If in approved Underwriters' Labelled storage system, inside underground tank, filled from outside connection and ventilated outside, and self-measuring pump, located inside building.....Charge 35c								
For cover on Gasoline Street or Curb Pumps (See page 72b).								
If in unapproved system with outside underground tank and inside pump.....Charge 40c								
If cars filled from cans...Charge 50c								
(See following page)								

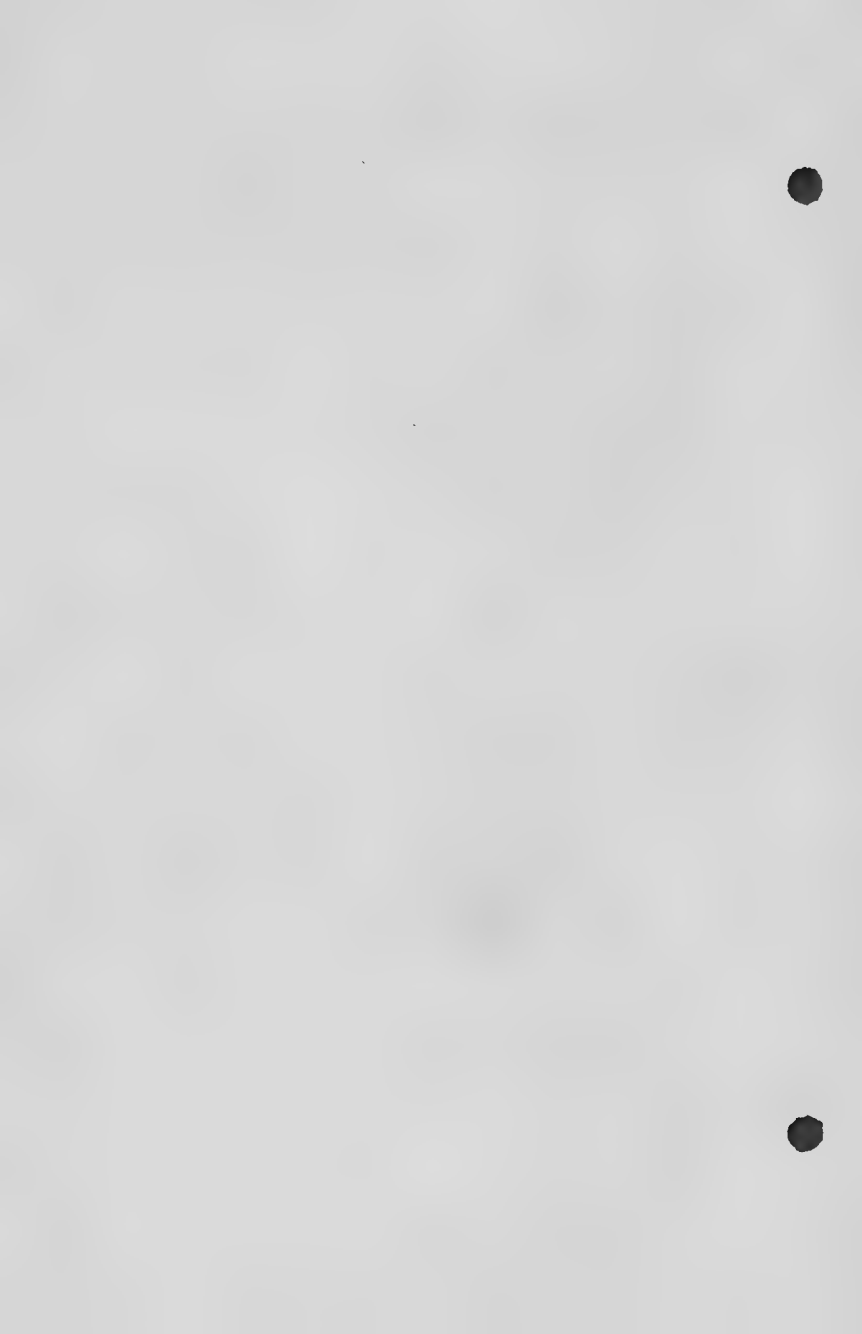


MERCANTILE TARIFF

Annual Basis Rates on Isolated Risks—Continued

The Western Canada Insurance Underwriters' Association "C" Tariff Book of Rules

CLASS	RATE PER \$100							
	BUILDING Class of Risk				CONTENTS Class of Risk			
	1	2	3	4	1	2	3	4
If gasoline kept in cans or drums, gasoline storage extras to apply. (See Gasoline, page 17). NOTE.—The storage tank should be located, if conditions permit, not less than five feet from building and top of tank should be three feet underground. If both pump and tank (street type storage system) are outside on street, with tank underground, and pump located not less than five feet from building.....No charge No special permit is required for street type storage system. For cover on Gasoline Street or Curb Pumps situated outside the building (See page 72b). ★Up to fifteen barrels lubricating oils and grease may be permitted without charge. Power If power used, charge according to kind and installation. (See Power, page 78). Oxy-Acetylene Welding If oxy-acetylene welding or oxygen torches used with supply tanks or containers in the building, no acetylene gas to be generated on the premises. Charge 10c Vulcanizing Small gasoline vulcanizer of one gallon or less capacity No charge If larger gasoline vulcanizers are used. (See Gasoline Appliances, page 19). Torches Small gasoline hand torches, pressure feed, with tank capacity of one gallon or less and subject to permit form for Gasoline Appliances. (See page 19).....No charge Gasoline. (See page 17).								
(See following page)								

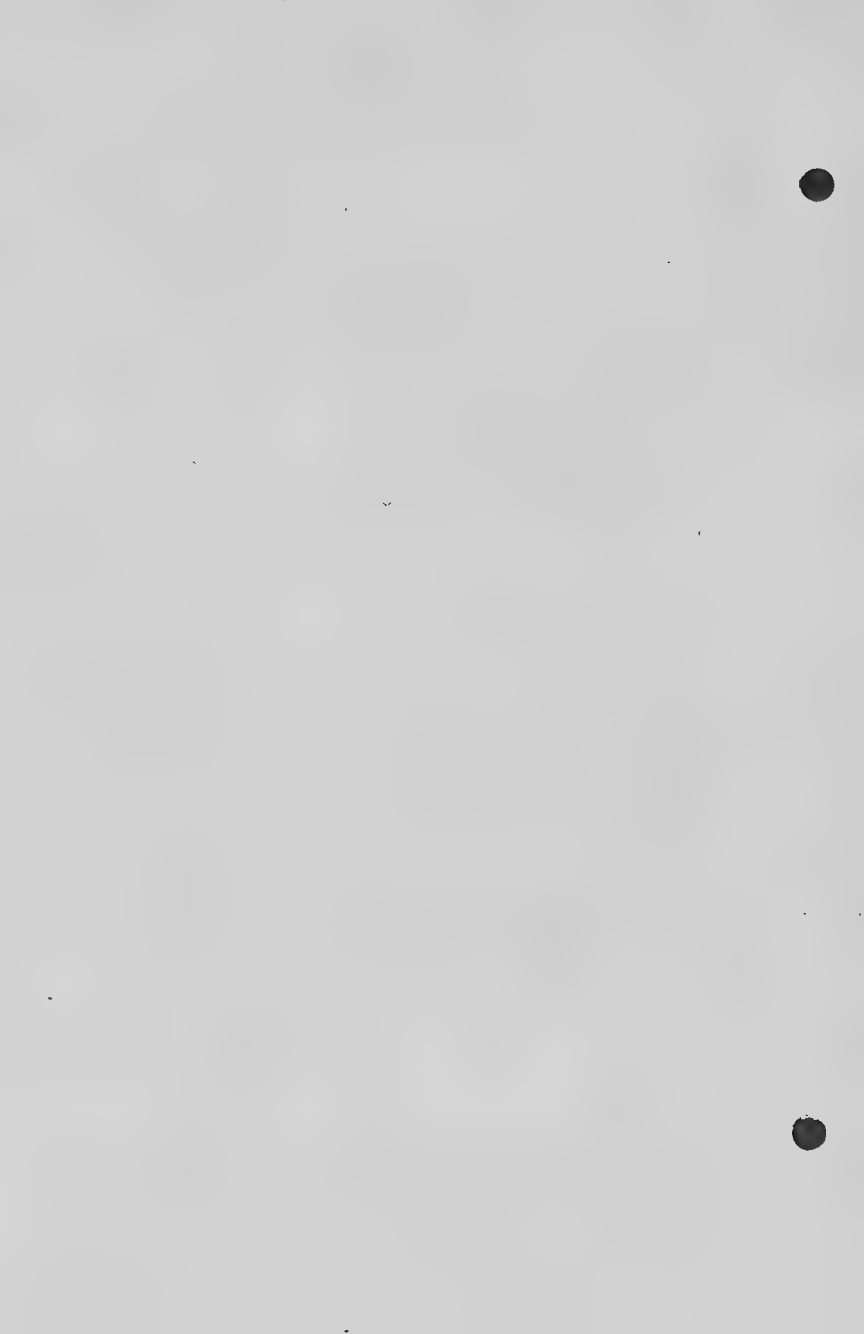


MERCANTILE TARIFF

Annual Basis Rates on Isolated Risks—Continued

The Western Canada Insurance Underwriters' Association "C" Tariff Book of Rules

CLASS	RATE PER \$100							
	BUILDING Class of Risk				CONTENTS Class of Risk			
	1	2	3	4	1	2	3	4
Gasoline Service Station. (See page 71).								
Gasoline Street or Curb Pumps. To be specifically insured. Take building rate of risk to which they belong.								
Gasoline Traction Engines (for other than farm purposes) 1% per annum with Prairie, Stubble or Bush Fire Clause, 1.50% per annum without Prairie, Stubble or Bush Fire Clause. Eligible for triennial insurance at double the annual rate.								
Gas Works. Covering fire damage only	2.25	2.50	2.75	3.00	2.25	2.50	2.75	3.00
Grain Elevators. (See pages 43-51 and 77-78b).								
Greenhouses. (Gardeners and florists) if heated by hot water or steam....	1.25	1.75	2.25	2.50	1.50	2.00	2.50	2.75
If otherwise heated	1.50	2.00	2.50	2.75	1.75	2.25	2.75	3.00
Flowers and Plants in either case.	---	---	---	---	5.00	5.00	5.00	5.00
A specific amount must be written to cover on Flowers and Plants.								
★ Hotels, Seasonal (Summer or Winter) with or without beer license. To be specifically rated by the Association.								
★ Hotels (occupied all the year round) with or without beer license	2.25	2.50	2.75	3.00	2.25	2.50	2.75	3.00
Ice Houses (Mercantile) and Stables pertaining thereto	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Jewelry Stores	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Jewelers, Stock in Safes. (See page 74).								
Laundries. Hand power	2.75	3.00	3.25	3.50	2.75	3.00	3.25	3.50
Lodge Halls	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
(See also Three-year Tariff).								
Lumber Camps	---	---	---	5.00	---	---	---	5.00
Lumber Yards (Wholesale or Retail). To be specifically rated by the Association.								
Lumber in Bush or at Named Railway Sidings. (See Cordwood).								

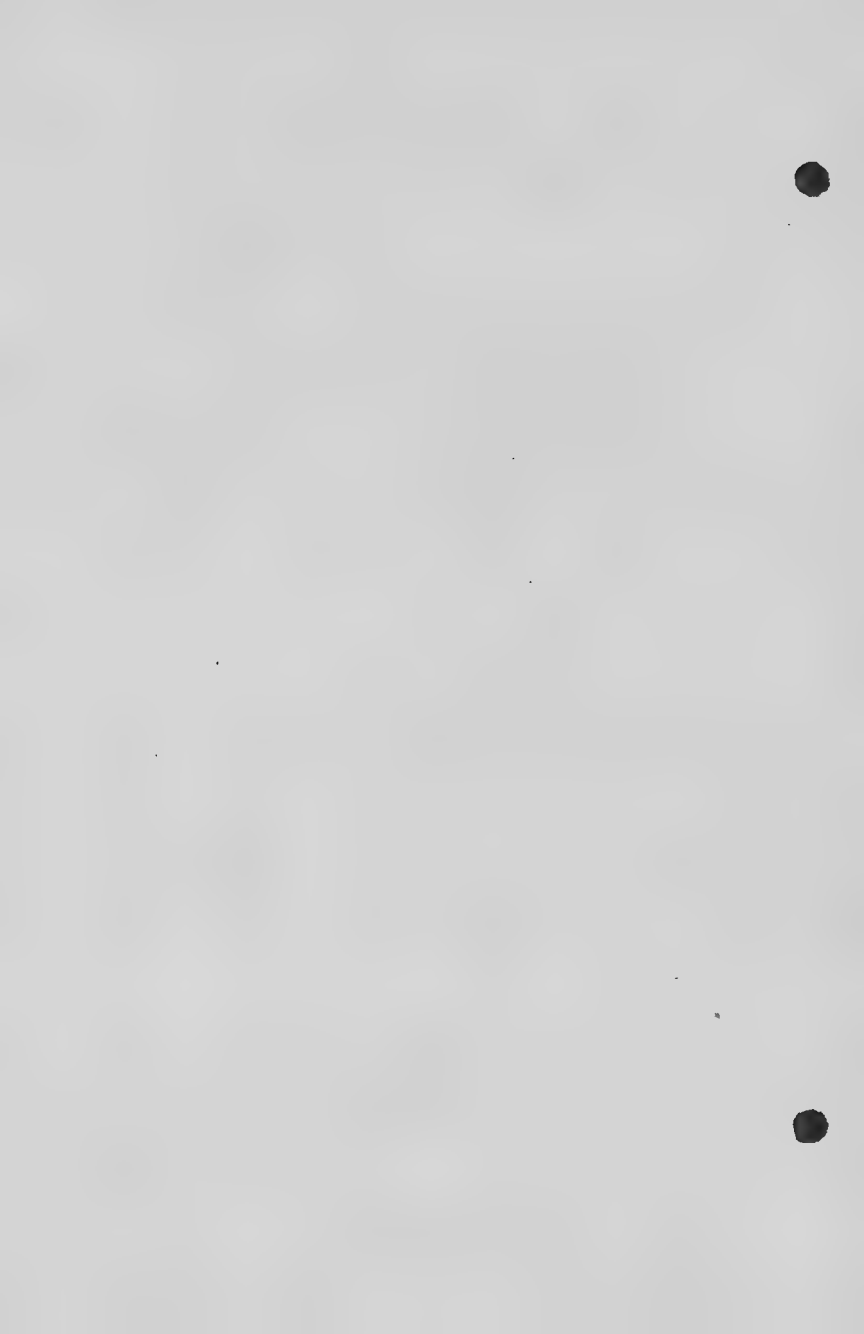


MERCANTILE TARIFF

Annual Basis Rates on Isolated Risks—Continued

The Western Canada Insurance Underwriters' Association "C" Tariff Book of Rules

CLASS	RATE PER \$100							
	BUILDING Class of Risk				CONTENTS Class of Risk			
	1	2	3	4	1	2	3	4
Machine Shop. Subject to the following warranty:	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
★ WARRANTY —In consideration of the rate at which this policy is written, it is hereby warranted by the Insured that no woodworking or automobile repairing will be done during the life of this policy. If this warranty is in any way disregarded, all insurance by this policy shall immediately cease and the policy shall be null and void.								
Machine Shop. With woodworking, (hand power). No auto repairing.....	2.75	3.00	3.25	3.50	2.75	3.00	3.25	3.50
★ Machine Shop. With auto repairing. (See Garages, page 72). Add for power (See page 73),								
Mattress Factory. Hand power.....	2.75	3.25	3.50	3.75	2.75	3.25	3.50	3.75
Mercantile Buildings occupied in part by a small telephone switchboard (additional occupant) with not more than one operator, additional occupancy and exposures shall be charged as from a risk having a Fourth Class basis rate of \$1.25. Risk must not be written for three years.								
Milliners occupying a store and where stock does not exceed \$100 in value	1.25	1.50	1.75	2.00	1.25	1.50	1.75	2.00
Milliners occupying a store and where stock exceeds \$100 in value	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Mining Plants. (See Special Hazards)								
Moving Picture Theatres. Application for rate to be submitted. (See Motion Picture Theatres, page 26a).								
Municipal Property. A reduction of 15% from rates (Building and Contents) may be allowed on all property owned and occupied by Municipalities, Towns and Villages for Municipal purposes or enterprises.								
NOTE. —This reduction does not apply to school properties, dwellings or property held for tax sale.								
Oatmeal Mills. (See Special Hazards)								

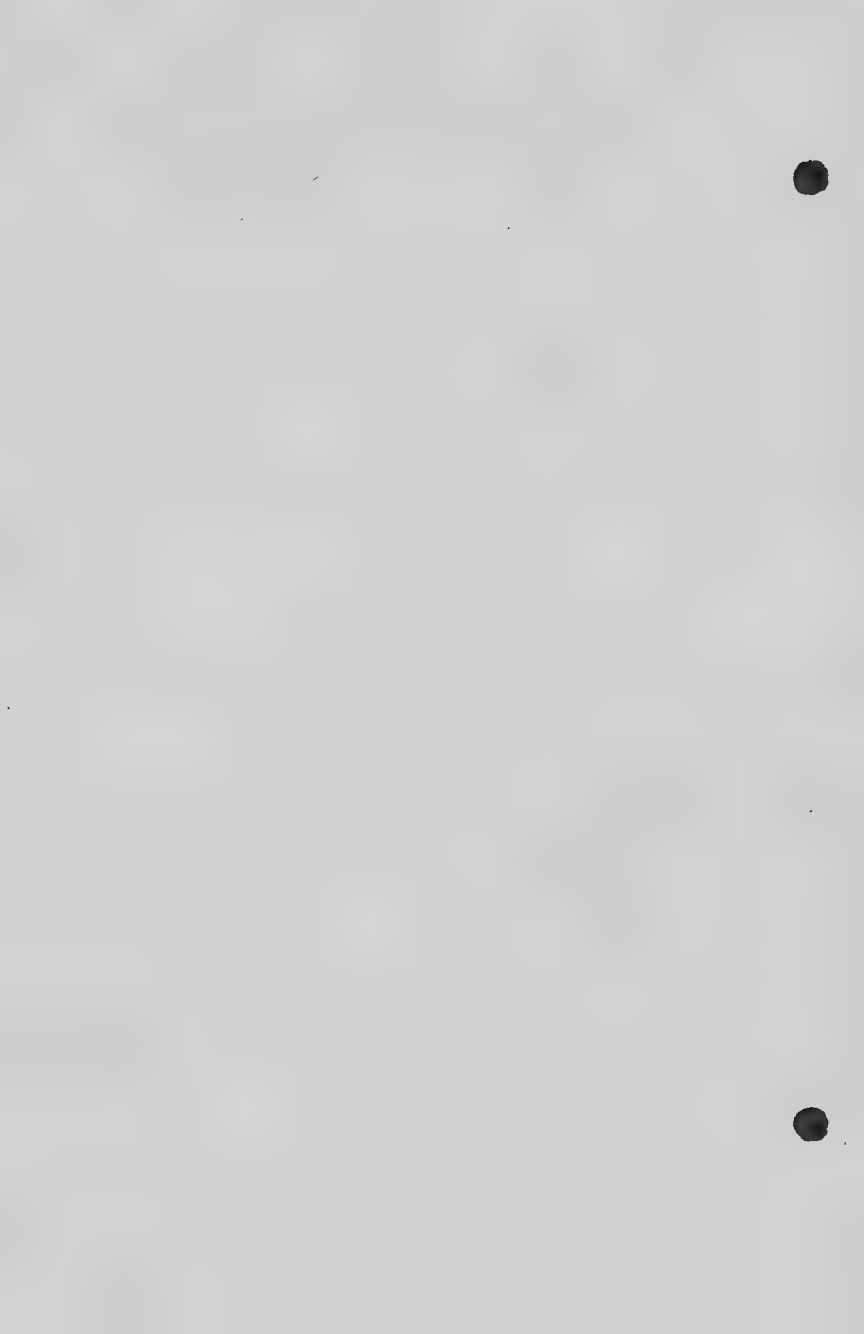


MERCANTILE TARIFF

Annual Basis Rates on Isolated Risks—Continued

The Western Canada Insurance Underwriters' Association—"C" Tariff Book of Rules

CLASS	RATE PER \$100							
	BUILDING Class of Risk				CONTENTS Class of Risk			
	1	2	3	4	1	2	3	4
Offices	.60	.75	.85	1.00	.60	.75	.85	1.00
For Post Offices (see three-year tariff).								
Offices occupied in part by a small telephone switchboard with not more than one operator.....	.75	.90	1.05	1.25	.75	.90	1.05	1.25
Offices, Telegraph, Telephone and Express	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Oil and Gasoline Distributing Stations (Wholesale) Application for rate to be submitted. NOTE.—Values must be submitted on standard form over signature of Insured covering in separate items, buildings, tanks, equipment and stock. Policy wordings in duplicate must in addition be furnished and approved by the Association.								
Oil Drilling and Wet Gas Drilling Outfits. To be specifically rated. Necessary application and survey forms must be obtained for this purpose. Standard form of wording for this class is mandatory and will be furnished upon application.								
Opera House	3.55	4.25	4.50	5.00	3.55	4.25	4.50	5.00
(See Motion Picture Theatres, page 26a).								
Paint and Oil Stores and Warehouses	2.50	2.75	3.25	3.50	2.50	2.75	3.25	3.50
If gasoline or gasoline products stored. (See page 17).								
Painter's Shop	2.50	2.75	3.25	3.50	2.50	2.75	3.25	3.50
Pelts and Furs. Stock on Fur Farms	---	---	---	---	---	---	---	2.50
Photographer	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Planing Mill. (See Special Hazards).								



MERCANTILE TARIFF

Annual Basis Rates on Isolated Risks—Continued

POWER—When computing rate on a building or contents of a building in which power is used, the charge for power must be considered in ascertaining the basis rate of any occupancy in the building, but the charge for exposure from such risk will be made as if the power did not exist. That is to say, a risk with a basis rate of \$2.50, and having an additional charge made to its basis rate for power, will be considered as a risk rated at \$2.50 when computing exposure charges to be made from such a risk to buildings adjacent to or exposed by it.

Steam Power—If power house is of first class construction, cut off by entire fire wall having no communication except by pipe or shaft hole.....	.15
If power house is of first class construction, cut off by fire wall having a belt hole or opening protected by standard fire door.....	.25
If power house is of first class construction, separated from the main building and not being cut off by fire wall and within ten feet.....	.35
If power house is of first class construction, separated from the main building and not being cut off by fire wall over 10 feet and within 25 feet	.20
If power house is of first class construction, separated from the main building and not being cut off by fire wall, distant 25 feet or over....	.15
If boiler is in risk or in power house of other than first class construction within 10 feet	.50
If boiler is in power house of other than first class construction, over 10 feet and under 25 feet	.35
If boiler is in power house of other than first class construction, over 25 feet and under 50 feet.....	.25
If boiler is in power house of other than first class construction, over 50 feet	.15
Boilers used for furnishing steam for drying, boiling, or any manufacturing purposes other than power.....	Half charge
Portable Engine in building or within 25 feet.....	1.00
Portable Engine, over 25 feet distant.....	.50
Electric Power	.15
Gas Engine (natural or coal gas)	.15
Gasoline Engine (see Gasoline, pages 19 and 20).	

(See following page)



MERCANTILE TARIFF

Annual Basis Rates on Isolated Risks—Continued

The Western Canada Insurance Underwriters' Association "C" Tariff Book of Rules

CLASS	RATE PER \$100							
	BUILDING Class of Risk				CONTENTS Class of Risk			
	1	2	3	4	1	2	3	4
Printing Office and Book Bindery (hand power)	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Railway Contractor's Supplies and Outfit , along the line of construction work, whether located in warehouses or otherwise (subject to 100% co-insurance clause)	---	---	---	4.00	---	---	---	4.00
Railway Stations. Contents	---	---	---	---	2.00	2.10	2.40	2.50
★ Household Furniture while contained in living rooms in railway stations. (See Dwellings, Three-year Tariff).								
Repair Shops, Automobile. (See Garages).								
Restaurants	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Rest Rooms	1.20	1.30	1.40	1.50	1.20	1.30	1.40	1.50
Rinks. Curling, Skating and Roller Skating	---	---	3.15	3.50	---	---	3.15	3.50
Road Grading Machinery. With warranty that machinery will not be stored in any mercantile building....	---	---	---	---	---	---	---	1.25
WARRANTY—In consideration of the reduced rate at which this policy is written, it is hereby warranted by the Insured that the property covered will not be stored in any mercantile building during the life of this policy.								
Safes, Stock in. The rates on stocks in fireproof vaults shall be two-thirds of the rate on similar stock in the same building when not in fireproof vault or safe. A specific amount to be written on the contents of each safe or the policy subject to the 100% co-insurance clause.								
Salvation Army Barracks	.75	.90	1.05	1.25	.75	.90	1.05	1.25
Sanitariums. To be specifically rated by the Association.								

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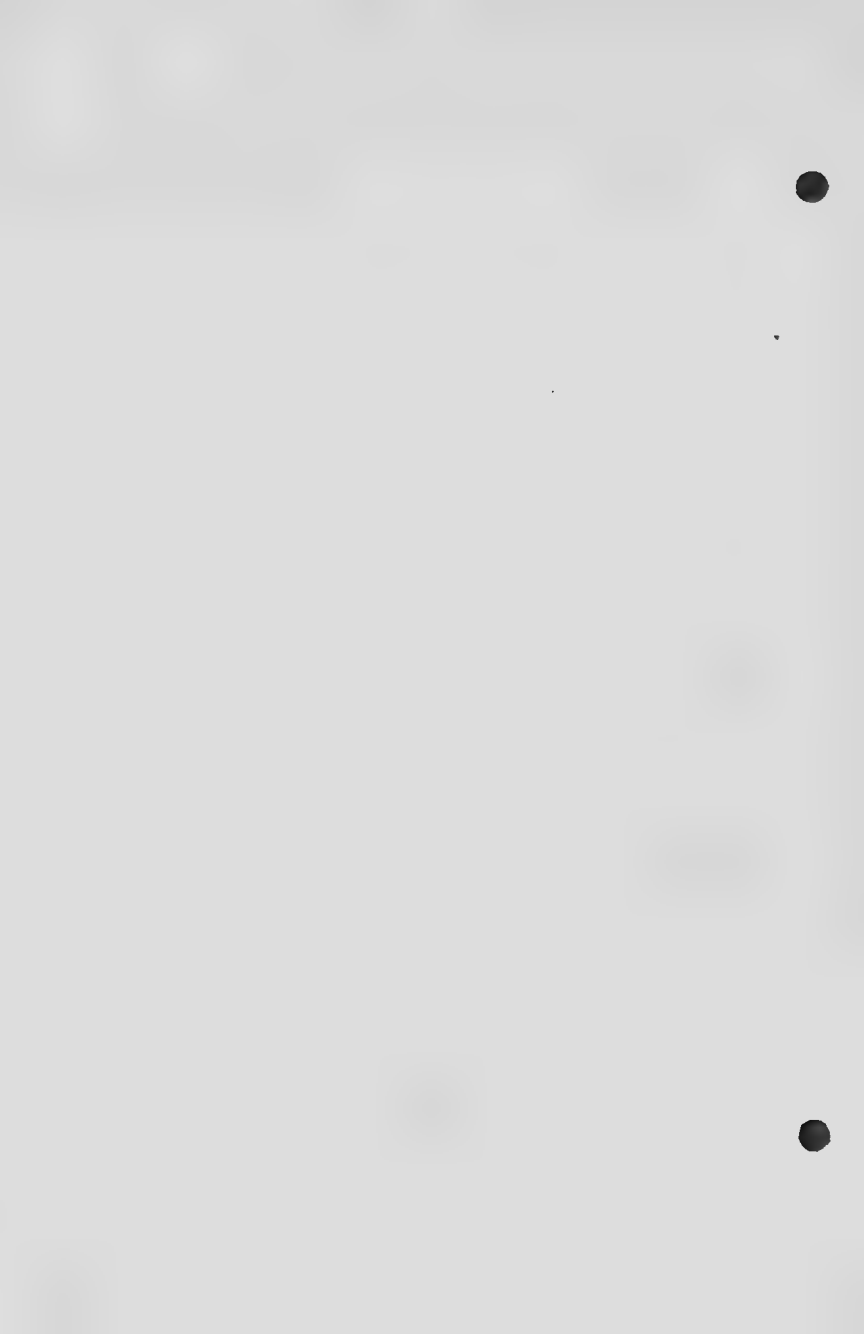
MERCANTILE TARIFF

Annual Basis Rates on Isolated Risks—Continued

The Western Canada Insurance Underwriters' Association "C" Tariff Book of Rules

CLASS	RATE PER \$100							
	BUILDING Class of Risk				CONTENTS Class of Risk			
	1	2	3	4	1	2	3	4
Shoemakers occupying a store and where stock does not exceed \$100 in value	1.25	1.50	1.75	2.00	1.25	1.50	1.75	2.00
Shoemakers occupying a store and where stock exceeds \$100 in value	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Slaughter Houses. (See Abattoirs—Special Hazards).								
Stables. Livery, Hotel and Sale.....	3.25	3.75	4.25	5.00	3.25	3.75	4.00	4.50
Stables. Delivery, Contractors, Team Stables or Veterinary Stables (over 10 head)	3.25	3.75	4.25	5.00	3.25	3.75	4.00	4.50
Stables. Delivery, Contractors, Team Stables or Veterinary Stables, over 5 and not exceeding 10 head capacity	1.75	2.25	2.50	3.00	1.75	2.25	2.50	3.00
Stables. Delivery, Contractors, Team Stables or Veterinary Stables, 5 head capacity and under.....	1.00	1.25	1.50	1.75	1.00	1.25	1.50	1.75
★Stores, not mentioned in tariff.....	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Stores, occupied in part by small Telephone Exchange. (See Telephone).								
Street or Curb Gasoline Pumps. (See Specific Policies, page 37).								
Tailors	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Telephone. Mercantile buildings occupied in part by small telephone switchboard (additional occupants) with not more than one operator, additional occupancy and exposures shall be charged as from a risk having a Fourth Class basis rate of \$1.25. Risk must not be written for three years.								
Telephone Office	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Theatres	3.55	4.25	4.50	5.00	3.55	4.25	4.50	5.00
(See Motion Picture Theatres, pages 26a and 26b).								

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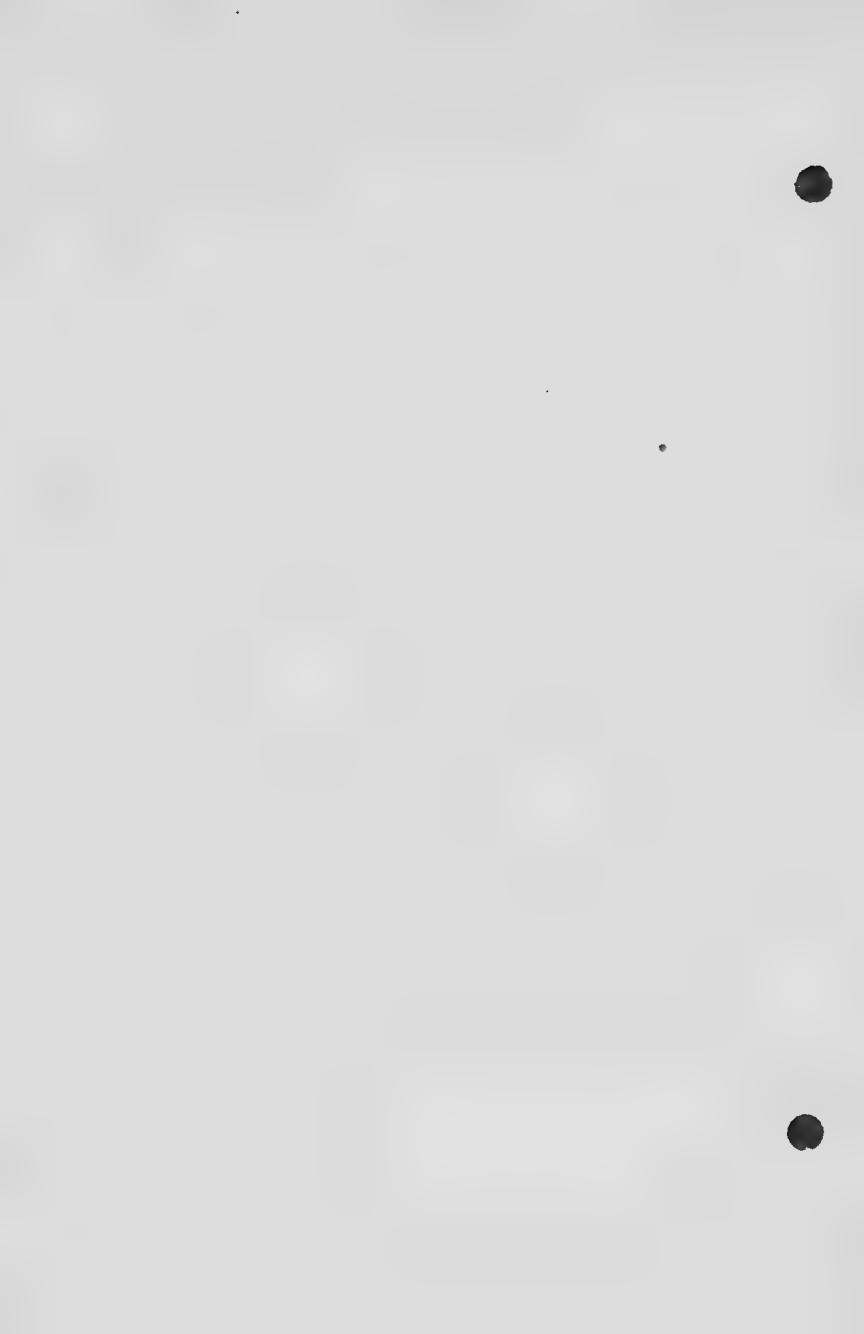
MERCANTILE TARIFF

Annual Basis Rates on Isolated Risks—Continued

The Western Canada Insurance Underwriters' Association—"C" Tariff Book of Rules

CLASS	RATE PER \$100							
	BUILDING Class of Risk				CONTENTS Class of Risk			
	1	2	3	4	1	2	3	4
Theatres, Moving Picture. To be specifically rated by the Secretary. (See also Motion Picture Theatres, pages 26a and 26b)								
Threshing Separators and Tractors, Farm. (See Farm Tariff).								
★ Trading Posts and Stores situate in remote districts, 50 miles or more from any railroad. All classes of construction This rate subject to other requirements and extra charges such as for stove-pipe chimneys, gasoline appliances, etc., as provided for in this Tariff.	---	---	---	2.50	---	---	---	2.50
Undertakers (See also under Dwellings, page 64).	1.25	1.50	1.75	2.00	1.25	1.50	1.75	2.00
Vacancy. (See page 39).								
Vessels, Steamboats, Tugs, Barges and Launches. (See page 60).								
Vulcanizing Shops (no Garage occupancy) If more than one gallon each of gasoline and rubber cement. (For extra charge, see Gasoline, page 17). For Gasoline and Vulcanizing Appliances (see Gasoline Appliances, page 19).	2.25	2.50	2.80	3.00	2.50	2.60	2.90	3.00
Warehouses, Grain. (See Elevator and Grain Warehouses, page 77).								
Warehouses, Oil. (See Paints and Oils).								
Warehouses, General. No hay.....	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Warehouses. With Hay, Straw or Broom	2.50	2.75	3.25	4.00	2.50	2.75	3.25	4.00
Workmen's Risks (See page 26).								

(See following page)



GRAIN ELEVATORS

The following rates are applicable to individual elevators when not written in schedule of two or more Line Elevators:

For Line Grain Elevators (see pages 43 to 51).

The Western Canada Insurance Underwriters' Association "C" Tariff Book of Rules

CLASS	RATE PER \$100		
	Building and Contents		
	Class of Risk		
	1	2	3 & 4
Grain Elevators—Steam Power	2.50	3.00	3.50
When Boiler House is of first class construction and outside of Elevator, with no communication between them except by shaft, belt or pipes.....	2.00	2.50	3.00
When Boiler House is of first class construction and 20 feet or more from Elevator.....	1.50	2.00	2.50
When Boiler House of any construction is 60 feet or over from Elevator	1.25	1.50	2.00
Grain Elevators—Water Power	1.25	1.50	2.00
Grain Elevators in connection with Mills and run by power therefrom	1.00	1.25	1.75
Add for Mill exposure as per special exposure table (page 81).			
★Grain Elevators—Electric power (including charge for power)	---	---	1.65
Grain Storehouses—(No Elevator).....	1.00	1.25	1.50
Grain Elevators (Private)—Privately owned Elevators on farm property if with a capacity over 10,000 bushels, to be classified under the ordinary elevator schedule.			
GRAIN ELEVATORS (GASOLINE) When gasoline engines are used with following standard equipment, viz: Gasoline engine, fed by air or artificial pressure from tank underground, and at least 20 feet from buildings, and explosion is caused by galvanic electric spark, and engine located in a brick, metal-roof engine house with blank wall (except shaft hole) toward Elevator and with a clear space of 20 feet or more between it and the Elevator or additions or platform. the shafting between the engine house and elevator not to be boxed in.....	1.25	1.50	1.75
These are gross rates. (For deficiencies and deductions, see page 78).			
Builders' Risk—Elevator in course of construction, 20c per \$100 per month.			
Co-insurance reductions do not apply to these risks.			



SPECIAL HAZARDS

Deficiencies to be Added to the Foregoing Rates on Elevators where Gasoline Engine is Used

- | | |
|--|-----|
| (a) Where explosion is caused other than by electric spark | .25 |
| (b) When fed by gravity pressure from metal tank located outside engine room and containing not exceeding 10 gallons of gasoline and provided with cut-off at tank and in engine room, and provided with overflow pipe connected with tank underground . add | .50 |
| (c) When Engine inside or communicating addition . add | .50 |
| (d) When Engine in first class power house within 20 feet | .10 |
| (e) When Engine in metal-clad power house within 20 feet | .25 |
| (f) When Engine is in metal-clad power house over 20 feet | .15 |
| (g) When Frame Engine House is within 20 feet of Elevator | .50 |
| (h) When Frame Engine House is 20 feet distant or more | .25 |
| (i) Drying—When drying is done in Elevator, add \$1.00 to rate. If there is any dryer in Elevator this charge must be made, unless it is warranted in the policy that no drying shall be done during the currency thereof. | |

WARRANTY—In consideration of the rate at which this policy is written, it is hereby warranted by the Insured that no drying will be done in the building during the life of the policy.

If this warranty is in any way disregarded, all insurance by this policy shall immediately cease and this policy shall be null and void.

In all cases where Gasoline Engine is used the permit given on page 19 shall be endorsed on the policies covering building or contents.

Chopping or Feed Mills—For each Chopping or Feed Mill or Grain Crusher located in the elevator or addition add 15c to the foregoing rates. Elevators in which such machines are located are not eligible for deductions in rate mentioned hereafter, but the rate on grain therein is subject to a deduction of 25c from the building rate.

DEDUCTIONS

Elevator Building Rate—When Elevator is not exposed within 100 feet by a Flour Mill or other Special Hazard, deduct 25 per cent. from the foregoing rates.

Grain Contents Rate—Deduct 10 cents from above building rate.

No deduction shall be made from tariff rates on Elevators exposed within 100 feet by Flour Mill or other Special Hazard, but the rate on grain therein is subject to a deduction of 25c from the building rate.

NOTE.—Above deductions do not apply to farm granaries or warehouses in mercantile blocks.



STANDARD "INDIVIDUAL" ELEVATOR WORDINGS

BUILDING FORM

On the Building of the.....
 (Give construction of Building
roofed Elevator, including
 and class of Roofing)

Engine House
 (Give construction of Building and class of Roofing)
 situate wholly or in part on railroad lands or on land owned, leased
 in the Province of.....

It is understood that the term "Building," as used herein, is intended to include driveways, platforms, additions and annexes adjoining and communicating therewith, and all fixed and moveable machinery, shafting, belting, gearing, pulleys, tools, implements, scales, fixtures, supplies, engines, boilers, foundations, settings and materials for same, heaters, pumps, connections, smokestacks, fuel and office furniture therein.

Permission is hereby granted the Insured to do such work and to carry on hand and use such materials and supplies as are usual to their business. To cease operations as occasion may require. To clean grain and seeds. To use the premises of the Insured as at present and for other purposes not any more hazardous. To use steam, gasoline, gas, electric or horse power. To alter, enlarge and to add to said buildings, and to add or replace machinery as may be expedient, all such machinery and additions made during the continuance of this policy to be covered hereunder. To light premises with coal oil, kerosene, gas or electricity.

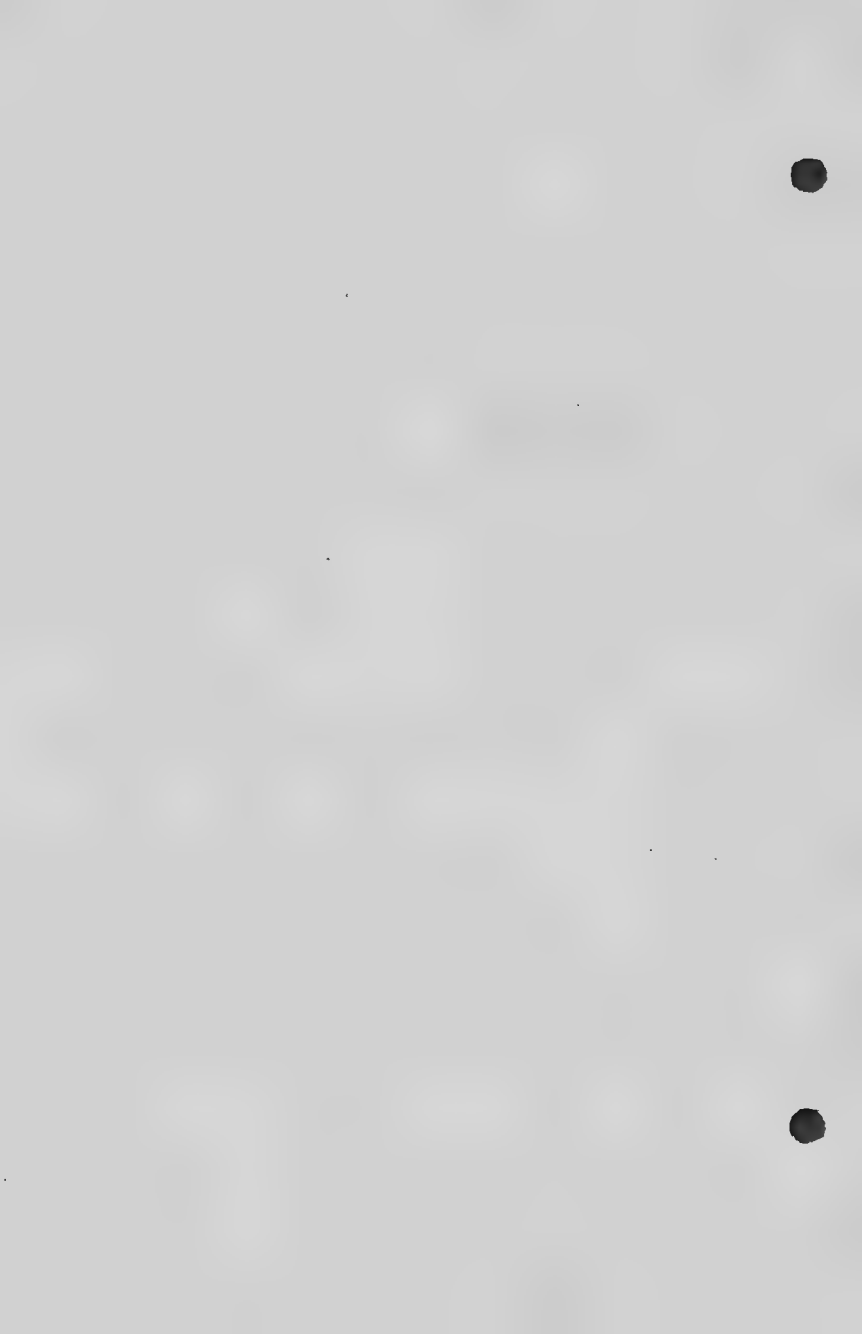
Railway Waiver Clause—This insurance shall not be invalidated by reason of any agreement between the Insured and any Railway Company, wherein the said Railway Company is released from all liability for any claim for loss or damage by fire caused by any act or neglect on the part of the said Railway Company or its employees.

Other insurance permitted.

Loss, if any hereunder, payable to.....

★ Lightning and Dynamo Clause—(See Statutory Condition No. 6).

Attached to and forming part of Policy No.....of the.....
 Insurance Company.



STANDARD "INDIVIDUAL" ELEVATOR WORDINGS—Continued

CONTENTS FORM

\$.....On grain of all kinds, their own or held by them in trust or on commission, or sold, but not delivered, or in storage, if in case of loss the Insured is legally liable therefor, only while contained in the building of the.....(Give construction of Building and class of Roofing) roofed elevator, including driveways, platforms, additions and annexes adjoining and communicating therewith, and while in cars on tracks within 100 feet thereof, situate wholly or in part on railroad land or on land owned, leased or controlled by the Insured as described, situate at.....in the Province of.....

★ **MARKET VALUE CLAUSE**—In the event of loss, for the adjustment of any claims hereunder, it is understood that the value of grain and seeds shall be construed to mean the market price of similar grain and seeds and grade at Fort William and/or Port Arthur, Ontario, and/or Vancouver, British Columbia, as determined by the last actual cash or option sale during the official sessions of the Winnipeg Grain Exchange or the Merchants Exchange, Vancouver, British Columbia, last preceding loss, less only the unpaid cost of transportation (except as set out in the proviso hereto) and unpaid Dominion Government inspection and weighing charges, if any, from the place of loss to the port of consignment. To ascertain the basis of settlement of any loss under any item of this policy, the following values shall apply:

1. Where the premium is computed on values established by Fort William and/or Port Arthur, Ontario, price and freight rate basis, settlement based on values at these ports at the time of loss shall be made.
2. Where the premium is computed on values established by the Vancouver, British Columbia, price and freight rate basis, settlement based on values at this port at the time of loss shall be made.

Provided, however, that if at the time of loss at any one point mentioned herein, the local or other conditions are such that the actual value of the property insured hereunder is in excess of the value as expressed herein under the Fort William and/or Port Arthur, Ontario, and/or Vancouver, British Columbia, basis, then, in that case, this Market Value Clause shall not operate to the prejudice of the Insured. In computing the actual value of grain and seeds hereby insured, in pursuance of this proviso, allowance shall be made for any freight paid by the Insured according to stop-over arrangements with any Railway Company, recovery of which could have been obtained from such Railway Company in reshipment of such grain and seeds, providing, however, that the value of such freight is taken into consideration when computing the premium on this policy of insurance.

Permission is hereby granted the Insured to do such work and to carry on hand and use such materials and supplies as are usual to their business. To cease operations as occasion may require. To clean grain and seeds. To use the premises of the Insured as at present and for other purposes not any more hazardous. To use steam, gasoline, gas, electric or horse power. To alter, enlarge, and to add to said buildings, and to add or replace machinery as may be expedient. To light premises with coal oil, kerosene, gas or electricity.

RAILWAY WAIVER CLAUSE—This insurance shall not be invalidated by reason of any agreement between the Insured and any Railway Company, wherein the said Railway Company is released from all liability for any claim for loss or damage by fire caused by any act or neglect on the part of the said Railway Company or its employees.

Other insurance permitted.

LIGHTNING AND DYNAMO CLAUSE—(See Statutory Condition No. 6.

Attached to and forming part of Policy No.....of the.....



SPECIAL HAZARD TARIFF

All Special Hazards to be specifically rated by the Secretary.

Risks Classified as Special Hazards for Rating Purposes—

Abattoirs and Slaughter Houses.

Breweries.

Brick Yards.

Electric Light and Power Stations.

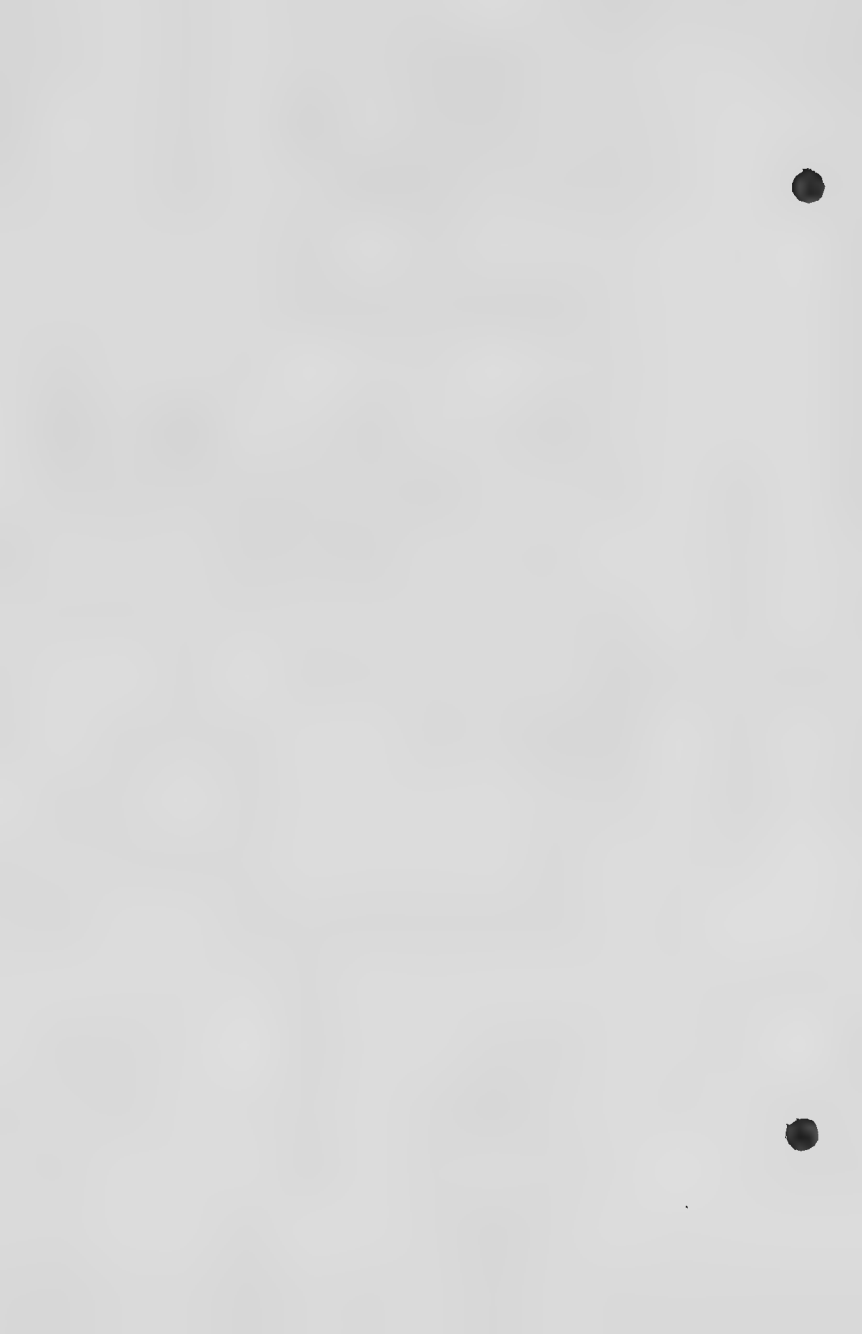
Foundries and Moulding Shops.

Lumber.

Mining Plants.

Oatmeal, Barley, Flour and Grist Mills.

Planing Mills, Window Sash and Blind Factories, Saw
Mills and other Woodworking Establishments.



EXPOSURES

The following charges shall be added to the basis rate of the risk being rated for all exposures (for exposure charges from Specials, see page 81) along the direction of the street line; charge must be made for all risks whether abutting on the street line or otherwise, so long as such risks are located so as to expose or to radiate exposure to the risk being rated. But this shall not be held to apply to private warehouses, stables or outbuildings situated on the rear extremities of lots, for which no charge need be made, except in the case of corner lots, when such risks in rear must be considered as exposures because they break the clear space and radiate exposures from either side (see example No. 1, page 89).

Exposure charges in all cases (except specials) shall cease at:

- (a) A clear space of 66 feet.
- (b) A fire wall.
- (c) A second clear space of 50 feet.

(d) A clear space of 50 feet adjacent to a brick, stone, concrete or cement block building, with or without openings in the side walls.

Isolation—A standard fire wall cutting off external exposure, 66 feet clear space, or a clear space of 50 feet adjacent to a brick, stone, concrete or cement block building, with or without openings in side walls, shall establish isolation in all risks unless the exposure be a special risk, when the clear space must be 100 feet. (See Fire Walls).

Fire Wall—Height: Must extend at least one foot above the highest point of the roof of buildings on either side.

Depth: Must extend to the rear as far as any brick-veneered, frame, rough cast or iron-clad building on either side for a distance of 50 feet.

Construction: To be built of brick, stone, concrete or cement block, nine inches thick at the top story and increasing four inches (one-half brick) in thickness for each story below to the ground. For reduction in exposure rate for fire walls with openings protected by Underwriters' labelled fire doors or exterior openings protected by approved wired glass, metal sash windows, but wall otherwise standard, application for specific rate to be made to the Secretary. For specials and manufacturing risks the walls must be four inches (one-half brick) thicker than above.

Independent Fire Walls—i.e., Walls erected for the purpose of cutting off exposure, and not forming a part of any building, shall be the same thickness as required for manufacturing risks and specials and must be built on a substantial foundation with at least 24-inch footings. No openings in wall permitted.



Hollow Cement Block or Hollow Tile Construction cannot be accepted as fulfilling the requirements of an Independent Fire Wall.

When two brick-veneered, metal-clad, rough-cast or frame buildings are separated by a fire wall which extends to the rear of the smaller of the two buildings only, but which in all other respects comes up to the standard required for fire walls, allowance may be made for same as if it were a 25-foot clear space.

SPECIAL HAZARD EXPOSURE CHARGES

Buildings exposed by risks shown as Special Hazards will take the following exposure charges:

When within 30 feet take the same rate as the special so exposing it.

When within 40 feet and over 30 feet add half the rate of the special so exposing it.

When within 50 feet and over 40 feet add a quarter the rate of the special so exposing it.

When within 60 feet and over 50 feet add one-eighth the rate of the special so exposing it.

When within 100 feet and over 60 feet add one-tenth the rate of the special so exposing it.

Over 100 feet, no charge.



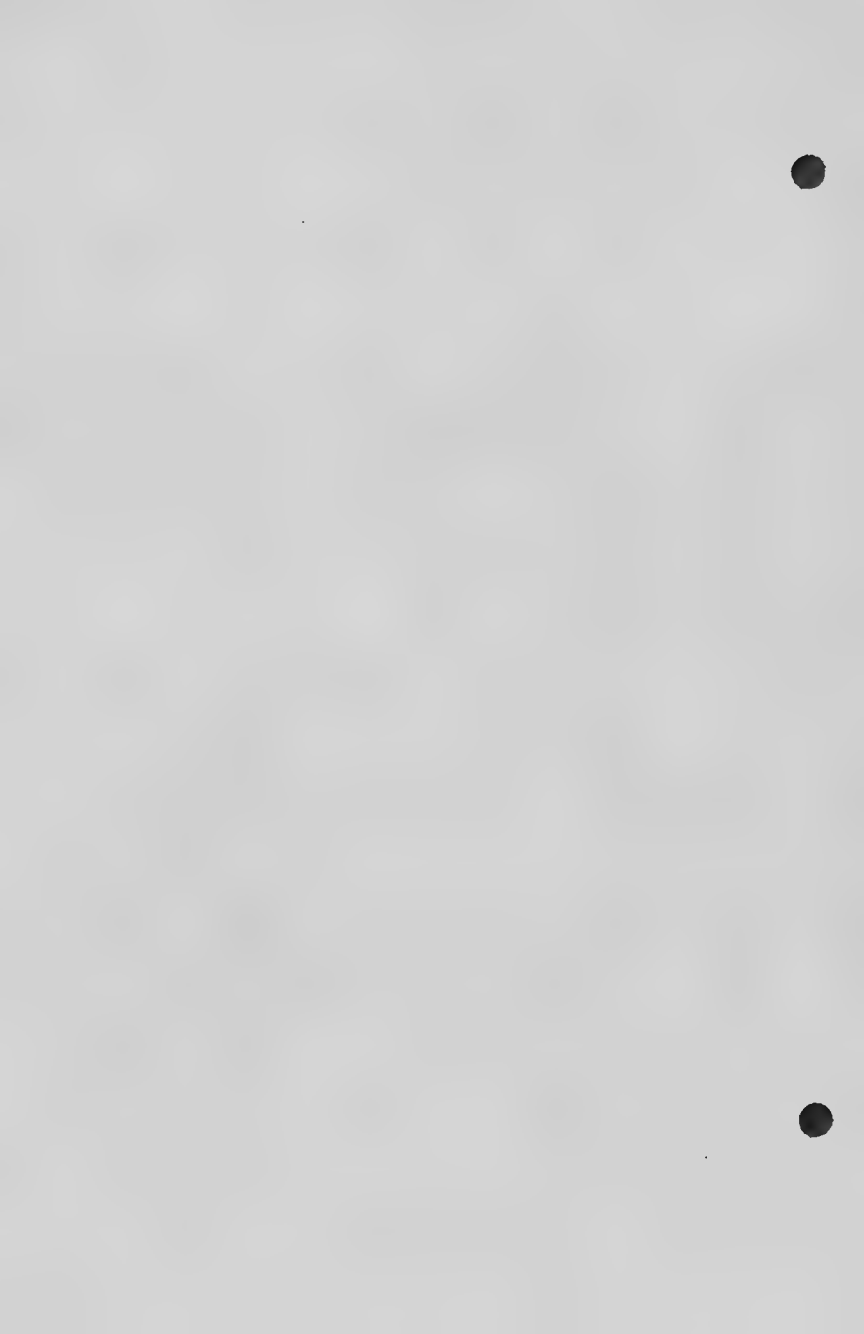
EXPOSURE—TABLE "A"

★ This table shows charges to be made from Brick-veneered or Concrete-veneered Buildings, having first class roofs, and buildings of third or fourth class construction to buildings of the same classification.

Exposures for which an additional charge is to be added to the basis rate	Adjacent to 25 feet		Where a clear space of 25 feet intervenes		Where a clear space of 50 feet intervenes	
	Building	Contents	Building	Contents	Building	Contents
★ For each Brick-veneered or Concrete-veneered building with first class roof or building of third or fourth class construction, add as follows:						
When occupied as an office, or shown on the three-year tariff.....	15	10	10	5	5	0
★ When the fourth class basis rate of exposing mercantile risk is less than 2½ per cent., or for each creamery, retail lumber or fuel yard	25	20	10	5	5	5
When occupied as a store, sample room or other mercantile risk, having a fourth class basis rate of 2½ per cent.....	50	35	30	20	10	5
★ when the fourth class basis rate of exposing risk is over 2½ per cent. (except Special Hazards, see page 79).....	60	50	40	30	15	10

★ Item Revised, April, 1939

Correction 178



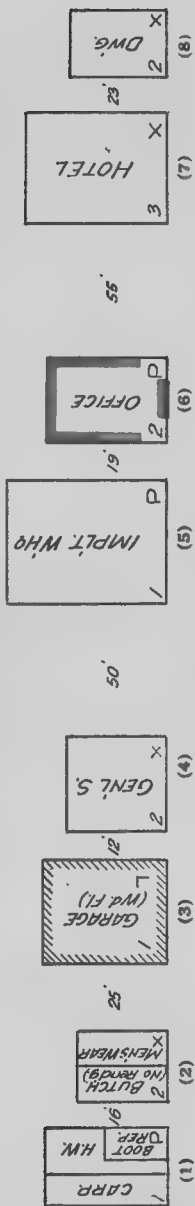
EXPOSURE—TABLE "B"

★This table shows charges to be made to or from Concrets Block, Cement Block and Hollow Tile Buildings having first class or shingle roofs and buildings of first class construction when exposed by buildings of lower classification and vice versa. For exceptions, see Rules 1 to 20, pages 85 to 88.

Exposures for which an additional charge is to be added to the basis rate	Adjacent to 25 feet		Where a clear space of 25 feet intervenes		Where a clear space of 50 feet intervenes
	Building	Contents	Building	Contents	Building Contents
★For each brick, stone, concrete, cement block, concrete block or hollow tile building, having a shingle or mansard roof, and/or having unprotected openings in side walls exposed by buildings of third or fourth class construction, Concrete Block and Hollow Tile with other than first class roof, Brick-veneered or Concrete-veneered buildings with first class roof, or vice versa, add as follows: When occupied as an office or shown on the three-year tariff..... When the fourth class basis rate of the exposing risk is 2½ per cent or under When the fourth class basis rate of the exposing risk is over 2½ per cent. (except Special Hazards, see page 79).....	10	10	5	5	0
	20	20	10	10	5
	30	30	20	20	10
★The charges in this column are applicable only when the clear space of 50 feet does not come adjacent to the brick, stone, concrete, cement or concrete block or hollow tile building. (See Rule 20, page 88).					

★ The charges for exposures to and from a brick, stone, concrete or concrete block, cement block or hollow tile building, with a flat or pitched roof (not mansard) of first class construction, and having entire side walls blank and which do not rise above the roof, shall be 50 per cent. of the charges applicable to or from such risk, had there been unprotected openings in the side walls.





DETAIL OF THE METHOD OF RATING RISKS SHOWN ON ABOVE DIAGRAM

Risk	Occupancy	Clearance	1			2			3			4			5			6			7			8		
			B.	C.		B.	C.		B.	C.		B.	C.		B.	C.		B.	C.		B.	C.		B.	C.	
1	Carpenter Shop.....	4	3.50	3.50	.60	.50	.40	.30	.40	.30	.40	.30	.40	.30	.15	.10	.10	.15	.10	.10						
	Hardware Store.....		.50	.35	.50	.35	.30	.20	.30	.20	.30	.20	.30	.20	.10	.05	.10	.05	.05	.05						
	Boot Repairs.....		.25	.20	.25	.20	.10	.05	.10	.05	.10	.05	.10	.05	.05	.05	.05	.05	.05	.05						
2	Butcher Shop.....	4	25	.20	.25	.20	.10	.05	.10	.05	.10	.05	.10	.05	.05	.05	.05	.05	.05	.05						
	Men's Wear.....		50	.35	2.50	2.50	.30	.20	.30	.20	.30	.20	.30	.20	.10	.05	.10	.05	.10	.05						
	25 feet clear space.																									
3	Garage (wood fr., metal-clad bldg.)	3	40	.30	.40	.30	.375	3.75	.60	.50	.60	.50	.60	.50	.15	.10	.15	.10	.10	.10						
4	General Store.....	4	30	.20	.30	.20	.50	.35	2.50	2.50	.20	.50	.35	2.50	.10	.05	.10	.05	.10	.05						
	50 feet clear space.																									
5	Implements.....	4	10	.05	.10	.05	.10	.05	.10	.05	.10	.05	.10	.05	.15	.10	.15	.10	.10	.10						
6	Office (Brick-veneered) Building.....	2	.05	.00	.05	.00	.05	.00	.05	.00	.05	.00	.05	.00	.05	.10	.05	.05	.10	.05						
	50 feet clear space.																									
7	Hotel.....	4	No exposure on account of second clear space of 50 feet.																							
8	Dwelling.....	4													.15	.10	.15	.10	.10	.10						
	Final Rate.....		5.85	5.15	4.95	4.30	5.60	4.95	4.45	3.85	3.15	2.15	1.65	3.80	3.65	1.50	1.30									

Basis rates are shown in heavy type.



RULES GOVERNING APPLICATION OF EXPOSURE TABLES

1. Maximum Building Rate—The maximum building rate on any mercantile building shall be 8 per cent., exclusive of special charges.

2. Maximum Contents Rate—The maximum rate on contents of any mercantile building shall be 7 per cent., exclusive of special charges.

3. Where there is more than one occupant in a building, the basis rate applicable to the highest rated occupant shall determine the basis rate on the building; and the basis rate applicable to the highest rated contents shall determine the basis rate on all contents.

4. When rating brick-veneered, rough-cast, iron-clad or frame buildings having more than one occupant on the ground floor, should the occupancy determining the basis rate of the building and contents be on the ground floor, add for each additional occupancy on the ground floor as if they were in separate buildings. Should, however, the highest rated occupant be located elsewhere than on the ground floor, such occupancy as explained in paragraph 3, will determine the basis rate of the building and contents and additional charges shall be made for all ground floor occupancies, with the exception of the ground floor occupancy for which the highest charge is named.

5. When rating brick, stone, concrete or cement block buildings having more than one occupant on the ground floor, should the occupancy determining the basis rate of the building be on the ground floor, charge 10 per cent. of the basis rate of each additional occupant on the ground floor (i.e., 10 per cent. of the building basis rates if rating the building, or 10 per cent. of the contents basis rates if rating the contents). Should, however, the highest rated occupancy be located elsewhere than on the ground floor, such occupancy, as explained in paragraph 3, will determine the basis rates of the building and contents, and charge of 10 per cent. of the basis rate of each additional occupant on the ground floor shall be made, with the exception of the ground floor occupancy having the highest basis rate.

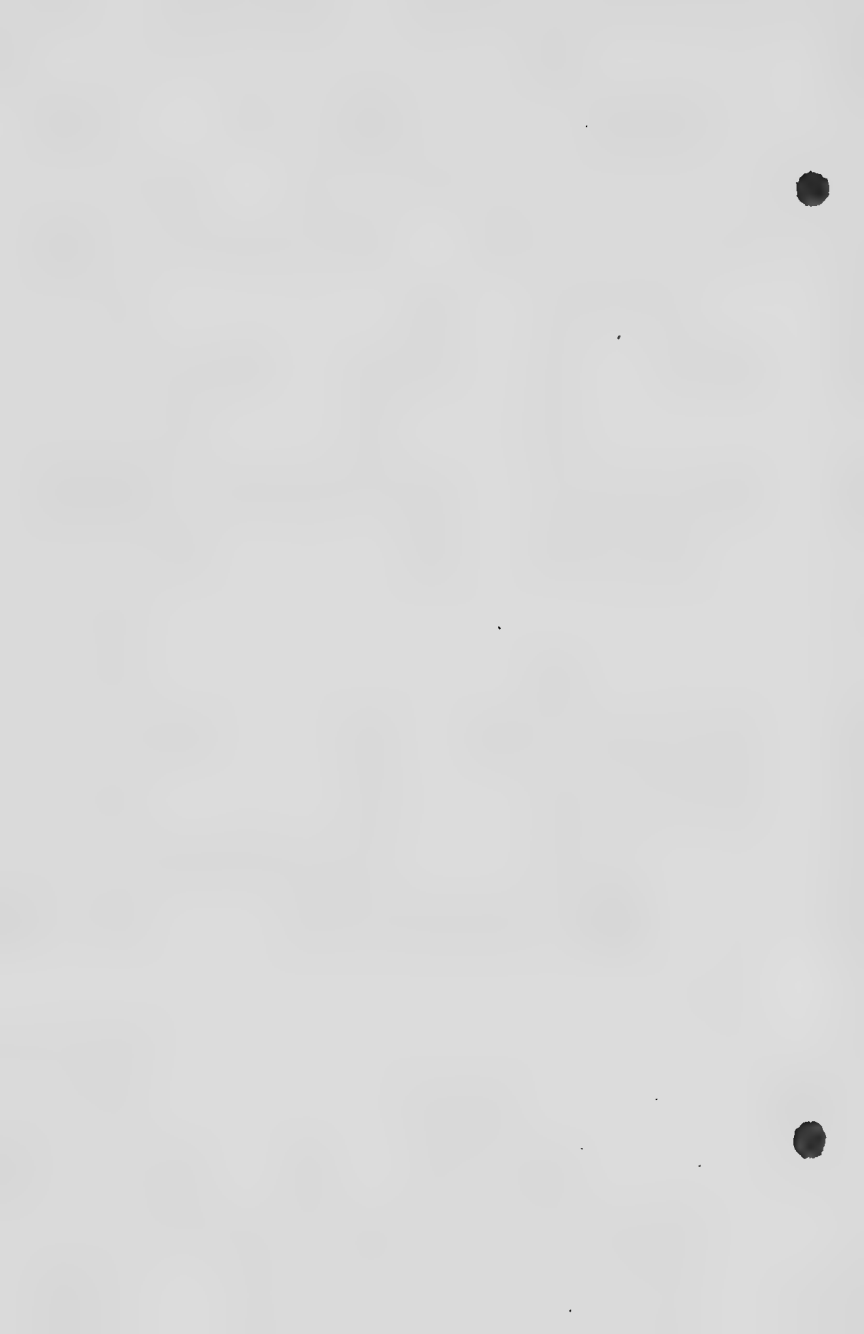
6. Sample Rooms, Barber Shops and Billiard Saloons need not be considered as separate occupants when located in an hotel.

7. A brick, stone, concrete or cement block building having more than one occupant shall be considered as one exposure only, when calculating the exposure charges to risks exposed by such a building, but the highest rated occupant in the building shall determine the charge to be made.

8. Corner Buildings—When rating corner buildings or contents thereof, add for those exposures in the direction of which ever of the two streets gives the highest rating.

9. Two or more buildings under one occupancy, adjoining but not communicating, shall be treated as exposures to one another, as if each had a separate occupancy.

(See following page)



10. Warehouses, private stables or out-buildings on the rear end of lots may be written at the same rate as the risk to which they pertain, or at a basis rate according to their class of construction, to which shall be added the exposure charges applicable to the risk to which they pertain, less the usual deduction for any clear space that may exist between such risk and the risk being rated.

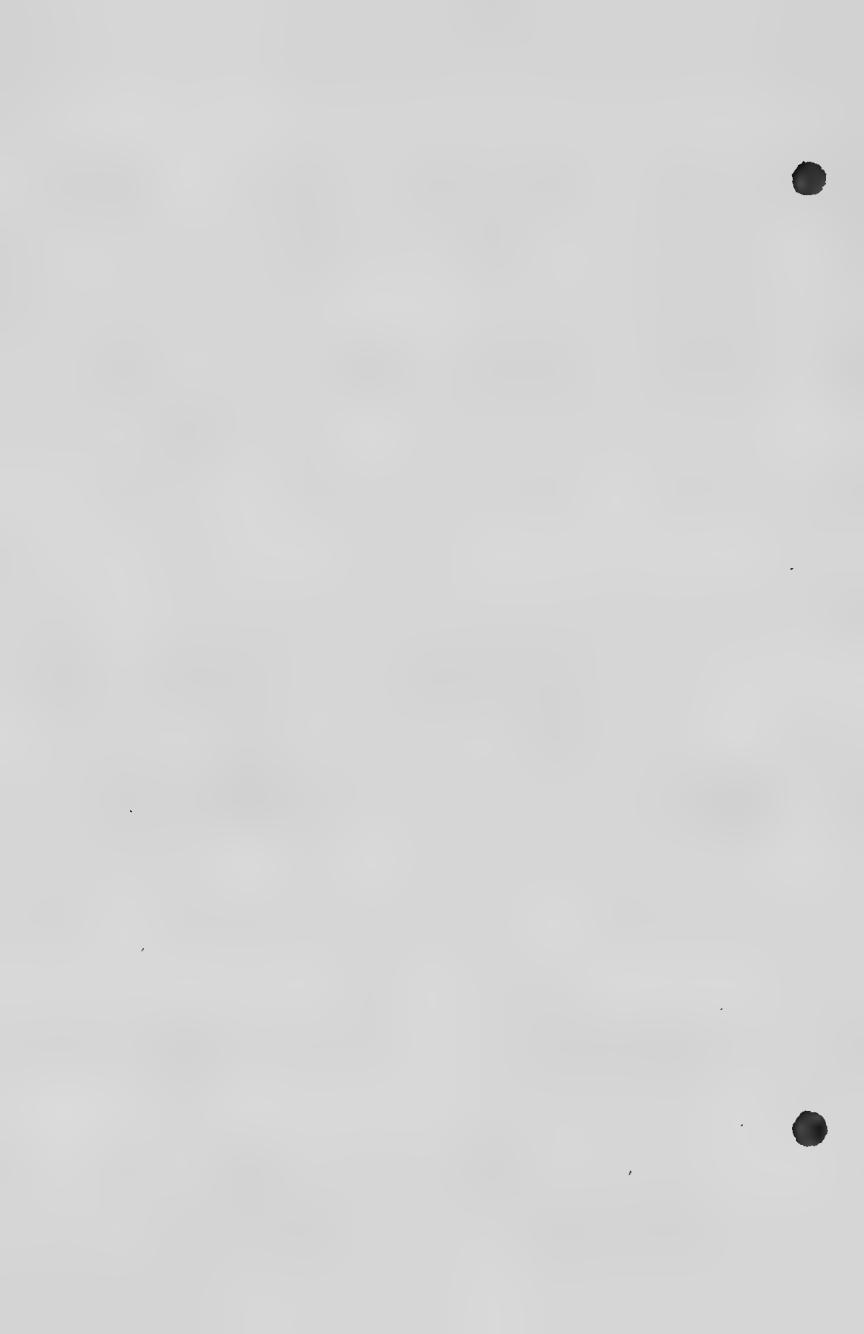
11. **Vacant Buildings**—If a building or portion of a building is not occupied, the evident purpose for which it has been, or is being constructed, shall determine its occupancy and the exposure charge to be made for it.

12. When rating a brick, stone, concrete or cement block building, with unprotected openings in the side walls, or having a shingle or mansard roof exposed by a building of like construction, having unprotected openings, add 50 per cent. of the exposure charges shown in Table B for exposure from such building, and for exposures beyond the exposing brick, stone, concrete or cement block building, charge half of the exposure charges applicable to the exposing building itself, less 50 per cent. for a clear space of 25 feet, should such a space exist between the risk being rated and the brick, stone, concrete or cement block building so exposing it.

13. (a) When rating a brick-veneered, metal-clad, rough-cast or frame building, exposed by a brick, stone, concrete or cement block building, having unprotected openings in the side walls or a shingle or mansard roof, charge exposure from the exposing building as per Table B and for exposure beyond the exposing brick, stone, concrete or cement block building, add the exposure charges applicable to the exposing building itself, less 50 per cent. for a clear space of 25 feet, or 75 per cent. for a 50-foot clear space, should such a space exist between the risk being rated and the brick, stone, concrete or cement block building so exposing it.

(b) **Exception**—If however, as in the case shown in Example 3, the exposing brick, stone, concrete or cement block building, having unprotected openings in the side walls, or a shingle or mansard roof, comes between two buildings of lower class construction of greater height than the brick, stone, concrete or cement block building, then charge for exposure from such building as per Table B and for buildings of lower class construction beyond, as per Table A, calculating the brick, stone, concrete or cement block building as 25-foot space, unless the risks of lower classification on both sides extend further to the rear than the intervening brick, stone, concrete or cement block building, and expose one another, when, if the intervening space be less than 25 feet, no allowance for clear space shall be made.

14. A brick, stone, concrete or cement block building, having a first class roof and entire side walls, parapet above the roof, coming in a row of buildings, of lower classification, shall be considered as a 25-foot space, unless such risks of lower classification, on both sides, extend more than 10 feet further to the rear than the brick, stone, concrete or cement block building, and directly



expose one another, when, if the intervening space be less than 25 feet, no allowance for clear space shall be made.

N.B.—The first part of the above paragraph does not apply to a brick, stone, concrete or cement block building which might otherwise constitute a cut-off, as in the case in Example No. 4, Risk 2.

15. (a) When a one-story brick, stone, concrete or cement block building, having a first class roof and entire side walls, parapet above the roof, comes in a row of two or one-story buildings of lower class construction, it may be considered to be an isolated risk and so rated, unless the rear openings are exposed. See following paragraph:

(b) When rating a brick, stone, concrete or cement block building, having entire side walls, parapet above roof, or parapet side walls with protected openings, exposed by buildings of lower class construction, which extend more than 10 feet further to the front or rear, thus exposing any opening in the front or rear wall of the brick, stone, concrete or cement block building, add for one such exposure on either or both sides as per Table B, but the risk shall not be considered an exposure to the building of other classification. No charge need be made, however, if a space of 15 feet intervenes between the brick, stone, concrete or cement block building and the risks so exposing it.

16. When rating a brick, stone, concrete or cement block building, roofed with first class roofing and having entire side walls, parapet above roof, or parapet side walls with protected openings, but having an addition of lower class construction at the rear, not of sufficient dimensions to alter the classification of the risk, add for one exposure on both or either side, as per Table B, but the risk shall not be considered as an exposure to the building of lower classification. No charge need be made, however, unless the exposing risks extend further to the rear than the brick, stone, concrete or cement block portion of the building being rated and directly expose the addition of lower class construction.

17. Brick, stone, concrete or cement block buildings, with first class roofing and parapet side walls, but having unprotected openings in the rear portion of both or either side walls, exposed by buildings of lower class construction which do not extend far enough to the rear to come within 15 feet of the opening, shall take an exposure charge of 50 per cent. of the amount laid down under Table B, and may be considered as a cut-off so far as the exposure to the buildings of lower class construction on either side are concerned.

N.B.—Bear in mind that this refers to diagonal exposures only, and shall not be held to interfere with charges for direct exposure, as shown on Table B.

18. When rating brick-veneered, metal-clad, rough-cast or frame buildings separated by a brick, stone, concrete or cement block wall which extends to the rear of the smaller of the two risks only, but in all other respects comes up to the standard requirements of a fire wall, such wall shall be considered as a 25-foot space and exposures charged for accordingly, as per Table A.

(See following page)

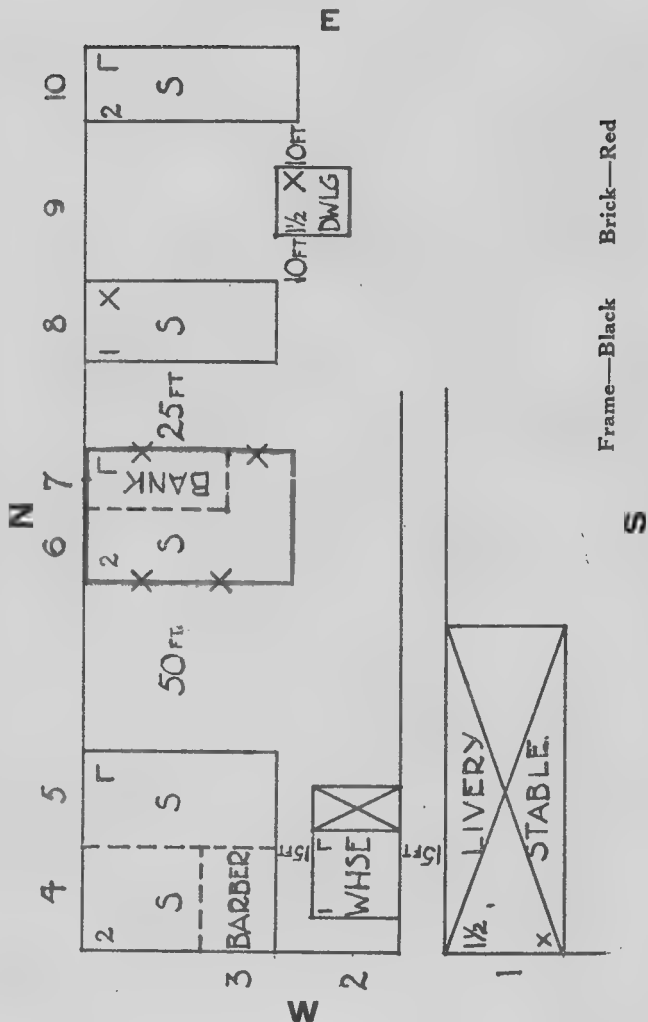


19. Buildings of Mixed Construction—Where a building embodies more than one classification in its construction the highest rate applicable to the lowest classification must be charged; but this rule shall not be held to apply in the case of extensions or additions of lower class construction not exceeding 500 square feet ground area or one-story in height, unless such additions of lower class construction exceed one-third of the total area of the risk, in which case the construction of the addition shall determine the classification of the risk.

20. When, as illustrated in the following diagram, a brick, stone, concrete or cement block building is exposed by a row of risks of lower classification with a clear space of 50 feet coming between two of the buildings of lower classification, such clear space cannot be considered as a cut-off or fire stop, and charges for exposures beyond must be added, for the reason that the exposure is radiated through the medium of the buildings of inferior construction and lower classification on either side of the clear space, while, had the clear space existed directly between a brick, stone, concrete or cement block building and a building of lower classification, such space would have been considered a fire stop. (See Section D, page 80).



EXAMPLE No. 1



Frame—Black Brick—Red

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The rates on these risks are as follows:

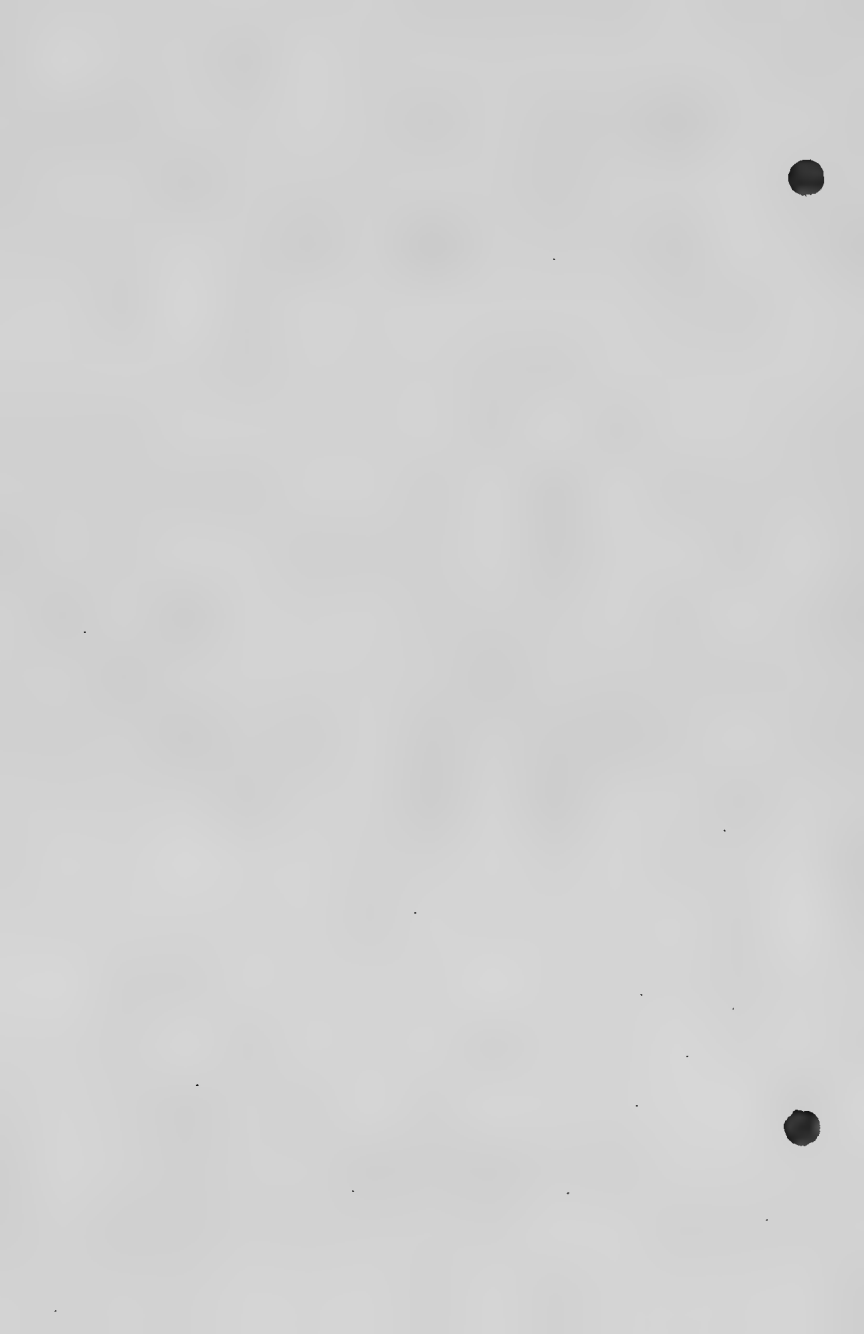
	Building	Contents
No. 1—Livery Stable	\$6.25	\$5.40
No. 2—Private Warehouse and Stable, except hay	3.85	3.55
No. 3, 4, 5—Barber Shop and Two Stores ..	4.35	3.90
No. 6, 7—Store and Bank	2.06	2.31
No. 8—Store	3.25	3.05
No. 9—Dwelling	1.85	1.55
No. 10—Store	3.25	3.05

These rates are made up as below:

	Building (Except Hay)	Contents
No. 1—Livery Stable (basis rate)	\$5.00	\$4.50
Exposure No. 2—Private Warehouse and Stable	.50	.35
Exposure No. 3—Barber Shop	.25	.20
Exposure No. 4—Store	.50	.35
Final rate	\$6.25	\$5.40

	Building	Contents
No. 2—Private Warehouse and Stable (basis rate)	\$2.50	\$2.50
Exposure No. 1—Livery Stable	.60	.50
Exposure No. 3—Barber Shop	.25	.20
Exposure No. 4—Store	.50	.35
Final rate	\$3.85	\$3.55

	Building	Contents
No. 3, 4, 5—Highest rated Occupancy, No. 4— Store (basis rate)	\$2.50	\$2.50
Additional Occupancies, No. 5—Store..	.50	.35
No. 3—Barber	.25	.20
Exposures South, No. 2—Private Ware- house and Stable	.50	.35
No. 2—Livery Stable	.60	.50
Final rate	\$4.35	\$3.90



	Building Contents	
No. 6, 7—Brick Buildings, with unprotected openings in both side walls.		
Highest rated occupancy, store—Basis rate	\$1.75	\$2.00
Additional occupancy, Bank, 10 per cent. of 60c	.06	.06
No exposure West on account of 50 ft. clear space.		
Exp. East, No. 8—Store, Table B, on account of 25 ft. space.....	.10	.10
Exp. East, No. 9—Dwelling, on account of 25 ft. space	.05	.05
Exp. East, No. 10—Store, on account of 25 ft. space	.10	.10
Final rate	\$2.06	\$2.31

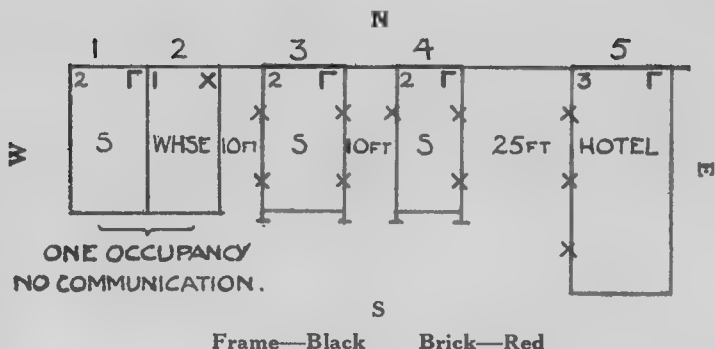
	Building Contents	
No. 8—Store—Basis rate	\$2.50	\$2.50
Exp. West, No. 6, 7—Brick Building Table B, charge for the highest rated occupancy only on account of 25 ft. clear space	.10	.10
Exp. East, No. 9—Dwelling	.15	.10
Exp. East, No. 10—Store	.50	.35
Final rate	\$3.25	\$3.05

	Building Contents	
No. 9—Dwelling—Basis rate	\$.75	\$.75
Exp. West, No. 8—Store.....	.50	.35
Exp. West, No. 6, 7—Brick Building (see charges No. 8).....	.10	.10
Exp. East, No. 10—Store.....	.50	.35
Final rate	\$1.85	\$1.55

	Building Contents	
No. 10—Store—Basis rate	\$2.50	\$2.50
Exp. West, No. 9—Dwelling	.15	.10
Exp. West, No. 8—Store	.50	.35
Exp. West, No. 6, 7—Brick Building (see charges No. 8)	.10	.10
Final rate	\$3.25	\$3.05



EXAMPLE No. 2



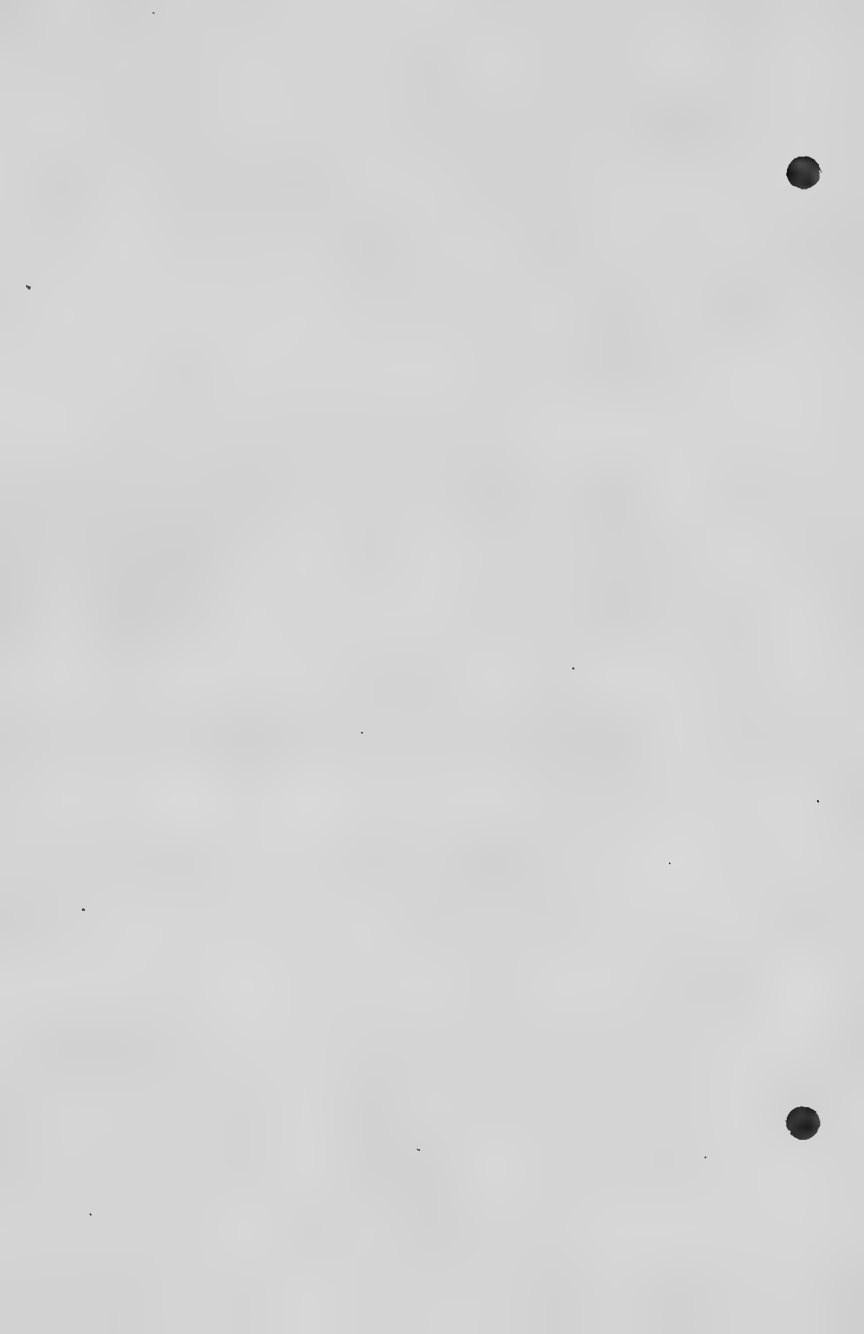
The rates on the above risks are as follows:

	Building	Contents
No. 1—Store	\$3.35	\$3.20
No. 2—Warehouse	3.35	3.20
No. 3—Store	2.30	2.55
No. 4—Store	2.15	2.40
No. 5—Hotel	2.925	2.925

These rates are made up as follows:

	Building	Contents
No. 1—Store—Basis rate	\$2.50	\$2.50
Exp. East No. 2—Warehouse, Table A....	.50	.35
Exp. East No. 3—Brick Store, Table B....	.20	.20
Exp. East No. 4—Same exposure charges as applicable to No. 3, Rule 13 (a)....	.10	.10
Exp. East No. 5—Same exposure charges as applicable to No. 3, Rule 13 (a).....	.05	.05
Final rate	\$3.35	\$3.20

	Building	Contents
No. 2—Warehouse—Basis rate	\$2.50	\$2.50
Exp. West No. 1—Store, Table A.....	.50	.35
Exp. East No. 3—Brick Store, Table B....	.20	.20
Exp. East No. 4—Same exposure charges as applicable to No. 3, Rule 13 (a).....	.10	.10
Exp. East No. 5—Same exposure charges as applicable to No. 3, Rule 13 (a).....	.05	.05
Final rate	\$3.35	\$3.20



	Building	Contents
No. 3—Brick Store—Basis rate	\$1.75	\$2.00
Exp. West No. 2—Warehouse, Table B	.20	.20
Exp. West No. 1—Store, Table B.....	.20	.20
Exp. East No. 4—Brick Store, Rule 12..	.10	.10
Exp. East No. 5—Brick Hotel. Half of exposure charges applicable to No. 4....	.05	.05
Final rate	\$2.30	\$2.55

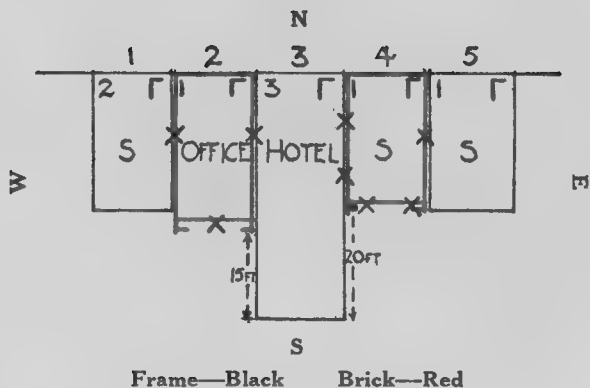
	Building	Contents
No. 4—Brick Store—Basis rate	\$1.75	\$2.00
Exp. West No. 3—Brick Store, Table B	.10	.10
Exp. West No. 2—Half of exposure charge applicable to No. 3, Rule 12....	.10	.10
Exp. West No. 1—Half of exposure charge applicable to No. 3.....	.10	.10
Exp. East No. 5—Brick Hotel on account of 25 ft. clear space	.10	.10
Final rate	\$2.15	\$2.40

	Building	Contents
No. 5—Brick Hotel—Basis rate	\$2.75	\$2.75
Exp. West No. 4—Brick Store. Table B, Rule 12	.10	.10
Exp. West No. 3—Brick Store. Half of exposure charges applicable to No. 4, less 50 per cent. for 25 ft. clear space. Rule 12	.025	.025
Exp. West No. 2 " " " "	.025	.025
Exp. West No. 1 " " " "	.025	.025
Final rate	\$2.925	\$2.925

EXAMPLE No. 3

The following example shows the difference in exposure charges to be made through a brick, stone, concrete or cement block building having unprotected openings in the side walls and/or a mansard or shingle roof coming between buildings of a lower classification of greater height or extending more than 10 feet further to the rear and the charges to be made in the event of the buildings of lower classification on one side only, being of greater height or extending further to the rear.





The rates on the above risks are as follows :

	Building	Contents
No. 1—Store	\$3.20	\$3.10
No. 2—Office	1.30	1.30
No. 3—Hotel	4.30	4.20
No. 4—Store	2.40	2.65
No. 5—Store	3.15	3.15

	Building	Contents
No. 1—Two-story Frame Store—Basis rate.....	\$2.50	\$2.50
Exp. East No. 2—Brick Office, Table B	.10	.10
Exp. East No. 3—Hotel on account of both risks Nos. 1 and 3 being of greater height than No. 2 charge as per Table A, allowing for 25 ft. clear space. Rule 13 (b)	.40	.30
Exp. East No. 4—For reasons given in exposure from No. 3 risk, No. 2 is considered as a 25 ft. space only. Exposure charges as per Table B.....	.10	.10
Exp. East No. 5—Store being a one-story building, charge as per Table B, Rule 13 (a), 20c building, and contents less 50 per cent. for 25 ft. space, Risk No. 2	.10	.10
Final rate	\$3.20	\$3.10

The exposure charges would be computed in a similar manner in the event of Risk No. 1 being only one story in height, but extending 10 feet further to the rear and so directly exposed by Risk No. 3.



	Building	Contents
No. 2—Brick Office—Basis rate.....	\$.60	\$.60
Exp. West No. 1—Store, Table B.....	.20	.20
Exp. East No. 2—Hotel, Table B.....	.30	.30
Exp. East No. 4—Brick Store, Table B, Rule 12.....	.10	.10
Exp. East No. 5—Store, Table B.....	.10	.10
Final rate	<u>\$1.30</u>	<u>\$1.30</u>

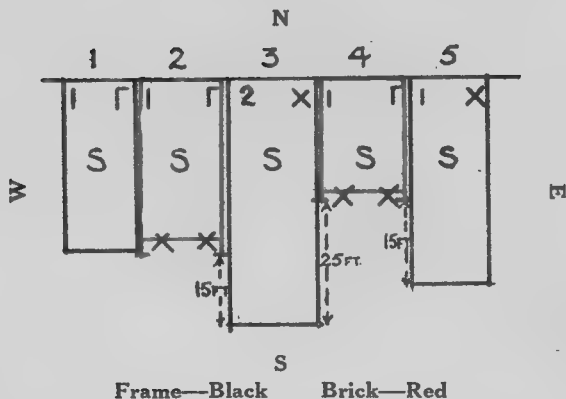
	Building	Contents
No. 3—Hotel—Basis rate	\$3.50	\$3.50
Exp. West No. 2—Brick Office, Table B	.10	.10
Exp. West No. 1—Store, Table A, for reason given as in exposure No. 3 to No. 1, Risk No. 2, calculated as a 25 ft. space, Rule 13 (b)	.30	.20
Exp. East No. 4—Brick Store, Table B	.20	.20
Exp. East No. 5—Store, Table B, Rule 13 (a)	.20	.20
Final rate	<u>\$4.30</u>	<u>\$4.20</u>

	Building	Contents
No. 4—Brick Store—Basis rate	\$1.75	\$2.00
Exp. West No. 3—Hotel, Table B.....	.30	.30
Exp. West No. 2—Brick Office, Table B, Rule 12	.05	.05
Exp. West No. 1—Store, Table B, Risk No. 2, being calculated as a 25 ft. space only, for reason given as in exposures No. 3 to No. 1.....	.10	.10
Exp. East No. 5—Store, Table B.....	.20	.20
Final rate	<u>\$2.40</u>	<u>\$2.65</u>

	Building	Contents
No. 5—Store—Basis rate	\$2.50	\$2.50
Exp. West No. 4—Brick Store, Table B	.20	.20
This building being no higher than Risk No. 4, takes exposure charges beyond Risk No. 4, Rule 13 (a), that is, same exposure charges applicable to No. 4 as above, viz.:		
Exp. No. 3—Hotel	.30	.30
Exp. No. 2—Brick Office	.05	.05
Exp. No. 1—Store	.10	.10
Final rate	<u>\$3.15</u>	<u>\$3.15</u>



EXAMPLE No. 4



The rates on the above risks are as follows :

	Building	Contents
No. 1—Store	\$2.50	\$2.50
No. 2—Brick Store	1.95	2.20
No. 3—Store	2.80	2.70
No. 4—Brick Store	2.15	2.40
No. 5—Store	2.80	2.70

	Building	Contents
No. 1—Store—Basis rate	\$2.50	\$2.50
No exposure. Risk No. 2 constituting a cut off.		

	Building	Contents
No. 2—Brick Store—Basis rate	\$1.75	\$2.00
Exp. West. None on account of cut-off.		
Exp. East. Risk No. 3, on account of the frame building extending more than 10 feet further to the rear. Rule 15 (b) ..		
	.20	.20
Final rate	\$1.95	\$2.20

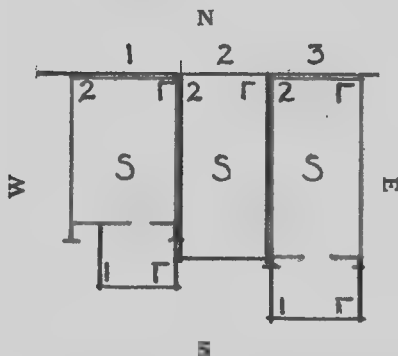
	Building	Contents
No. 3—Store—Basis rate	\$2.50	\$2.50
No exposure West.		
Exp. East No. 4. No charge.		
Exp. East No. 5. Although only one story high, this building extends more than 10 feet further to the rear than No. 4 and directly exposes risk being rated at a distance of 25 feet.....		
	.30	.20
Final rate	\$2.80	\$2.70



	Building	Contents
No. 4—Brick Store—Basis rate.....	\$1.75	\$2.00
Frame buildings on both sides extend more than 10 feet further to the rear and expose rear openings.		
Exp. West No. 3—Store, Rule 15 (b)....	.20	.20
Exp. East No. 5—Store, Rule 15 (b)....	.20	.20
Final Rate	\$2.15	\$2.40

	Building	Contents
No. 5—Store—Basis rate	\$2.50	\$2.50
This risk extends more than 10 feet further to the rear than No. 4 and so takes exposure from No. 3 at 25 feet, Table A		
	.30	.20
Final rate	\$2.80	\$2.70

EXAMPLE No. 5



Frame—Black Brick—Red

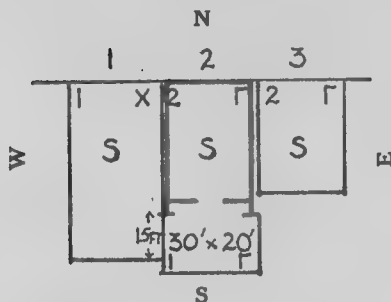
Risks Nos. 1 and 3 represent two brick stores, having small additions of lower class construction, not of sufficient dimensions to alter the classification of the main buildings.

Risk No. 1 will take an exposure charge from the frame store No. 2, as per Rule 16, for the reason that No. 2 extends further to the rear than the brick portion of Risk No. 1.

No. 3 takes no exposure from No. 2, because there is no direct exposure to the frame additions in rear. No. 2 rates as an isolated building.



EXAMPLE No. 6



Frame—Black Brick—Red

The foregoing diagram shows a brick store with a frame addition large enough to alter the classification of the whole risk, exposed by two frame stores. The rates are:

	Building	Contents
No. 1—Store	\$3.30	\$3.05
No. 2—Brick and Frame Store	3.30	3.05
No. 3—Store	3.10	2.90

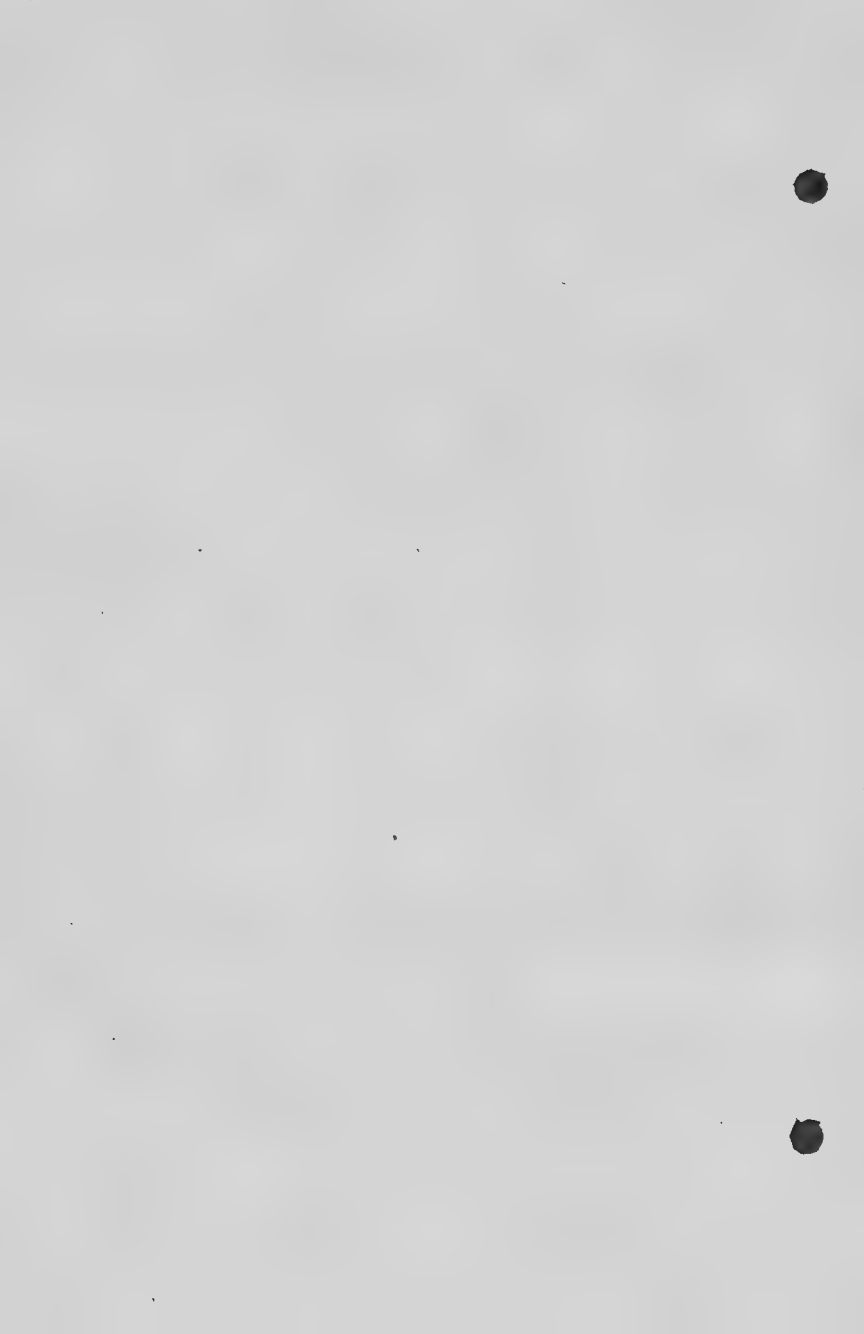
These rates are made up as follows:

	Building	Contents
No. 1—Store—Basis rate	\$2.50	\$2.50
Exp. East No. 2. Store, account mixed construction	.50	.35
Exp. East No. 3. Store, account Rule 18	.30	.20
Final rate	\$3.30	\$3.05

	Building	Contents
No. 2—Brick Store, account frame addition, 30x20 feet. Basis rate	\$2.50	\$2.50
Exp. West No. 1. Store	.50	.35
Exp. East No. 3. Store, Rule 18.....	.30	.20
Final rate	\$3.30	\$3.05

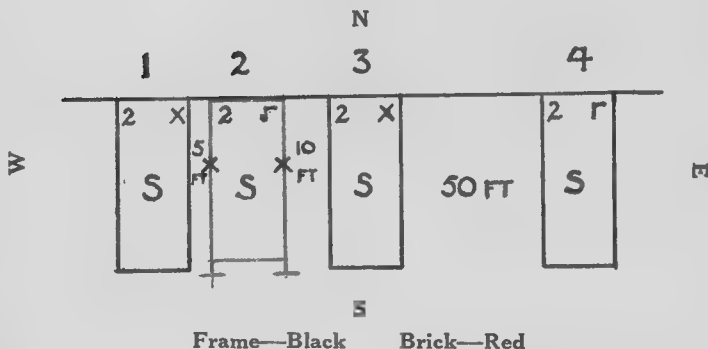
If the communications between Risk No. 2 and the frame addition in rear is protected by a standard Underwriters' Labelled fire door equipped with labelled hardware, a separate amount may be written on each section and/or contents, the frame section and contents will take the same rate as above, while the rate on the brick section and contents will be computed as follows:

	Building	Contents
No. 2—Basis rate (Brick Section).....	\$1.75	\$2.00
Exp. Rear Frame Section.....	.20	.20
Exp. West No. 1. Store, Rule 15 (b)....	.20	.20
No exposure East.		
Final rate	\$2.15	\$2.40



	Building	Contents
No. 3—Frame Store—Basis rate	\$2.50	\$2.50
Exp. West Rear No. 2, account Rule 18	.30	.20
Exp. West Rear No. 1, account Rule 18	.30	.20
Final rate	\$3.10	\$2.90

EXAMPLE No. 7



The rates on the above risks are as follows:

	Building	Contents
No. 1—Frame Store	\$2.95	\$2.95
No. 2—Brick Store	2.20	2.45
No. 3—Frame Store	3.00	2.95
No. 4—Frame Store	2.70	2.65

These rates are made up as follows:

	Building	Contents
No. 1—Basis rate—Store	\$2.50	\$2.50
Exp. East, No. 2. Brick Store, Table B	.20	.20
Exp. East, No. 3. Frame Store, Rule 13 (a)	.20	.20
Exp. East, No. 4. Frame Store.....	.05	.05
Final rate	\$2.95	\$2.95

	Building	Contents
No. 2—Brick Store—Basis rate	\$1.75	\$2.00
Exp. West, No. 1. Frame Store.....	.20	.20
Exp. East, No. 3. Frame Store.....	.20	.20
Exp. East, No. 4. Frame Store, account 50 ft. space, Rule 13 (a).....	.05	.05
Final rate	\$2.20	\$2.45



	Building	Contents
No. 3—Frame Store—Basis rate	\$2.50	\$2.50
Exp. West, No. 2. Brick Store, Table B	.20	.20
Exp. West, No. 1. Frame Store, Rule 13 (a)	.20	.20
Exp. East, No. 4. Frame Store, Table A	.10	.05
Final rate	\$3.00	\$2.95

	Building	Contents
No. 4—Frame Store—Basis rate	\$2.50	\$2.50
Exp. No. 3. Frame Store, account 50 feet clear space	.10	.05
Exp. No. 2. Brick Store, Rule 20	.05	.05
Exp. No. 1. Frame Store, Rules 20 and 13 (a)	.05	.05
	\$2.70	\$2.65
★Reduction for 40 feet isolation and first class roof	.10	.10
Final rate	\$2.60	\$2.55



ADDITIONAL PERILS SUPPLEMENTAL CONTRACT

**Extension of coverage to include Direct Loss or Damage caused
by Windstorm, Hail, Lightning, Explosion, Riot, Impact
by Aircraft and Vehicles, Smoke Damage and/or
Sprinkler Leakage**

1. The Association's standard Supplemental Contract may be attached, at the extra rate provided, to

- (a) All "Fire" policies (except as specified in Rule 2) **whether or not they are subject to co-insurance.**
- (b) All policies (except as specified in Rule 2) covering Use and Occupancy, Profits, Rents and Leasehold.

2. The Supplemental Contract may **not** be attached to policies covering the following risks:

Awnings (Fabric).

Farm property, except when incidental to and insured with institutional property.

★

Greenhouses, including auxiliary buildings.

Prison Risks, including all auxiliary buildings, other than prison risks in connection with court houses and municipal buildings.

Public Utility electric generating stations, including substations, transformer, storage battery, switching stations and boiler houses; water treating and pumping stations, coal pulverizing and handling buildings used in connection therewith unless provided for by special promulgation of rate and form.

Roof coverings, when separately insured.

Stone Quarries or Slag Crushers.

Tobacco Barns—Farm.

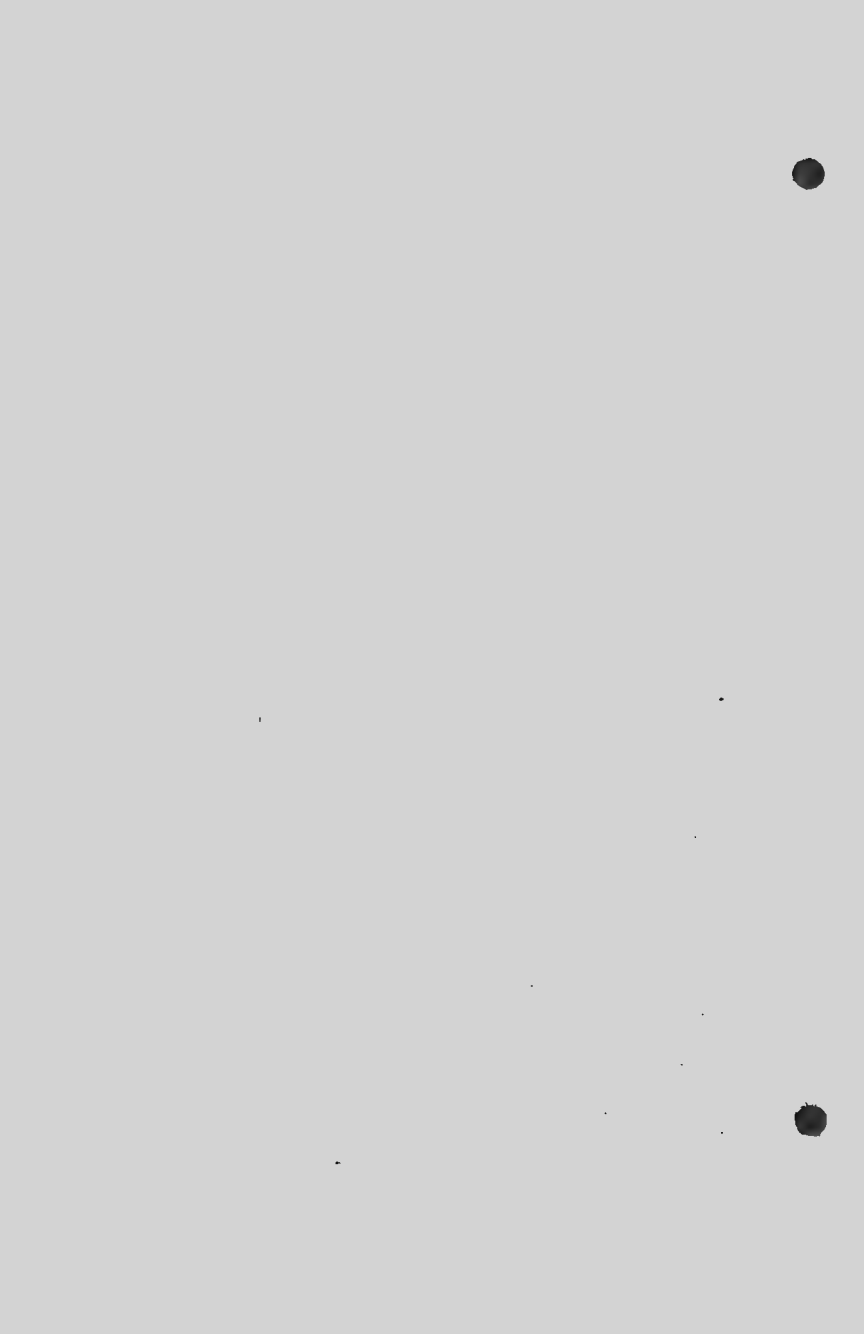
Vessels.

3. It is not permissible to select for coverage only a part of the perils covered by the Supplemental Contract.

4. The Supplemental Contract shall be made applicable to all items of the "Fire" policy to which it is attached covering on the same premises, except items covering only property specifically prohibited or not eligible under these Rules.

5. The Supplemental Contract shall apply for the full term of the "Fire" policy, unless it is attached after the commencement of the policy, in which event it shall apply for the unexpired term of the policy, and pro rata rate may be used.

6. It is not permissible to cancel the Supplemental Contract unless the "Fire" policy to which it is attached is also cancelled, and if the "Fire" policy is re-written without the Supplemental Contract, the "Fire" policy and the Supplemental Contract shall be cancelled on the short period rate basis.



7. When a separate rate is named or used for the Supplemental Contract, the premium for this must be shown separately as follows:

Fire Premium _____ \$ _____
 Supplemental Contract Premium _____ \$ _____
 Total Premium \$ _____

8. All rates are based on normal conditions, and must not be used in any case where conditions are not normal, such as a threatened strike in any industry, municipality, class or district.

9. Supplemental Contract Endorsements must be submitted to this office for examination and must be accompanied by Daily Reports of Fire Policies to which they attach or by Form No. 207 completed with the required details.

10. MINIMUM SPECIFIC CLASS RATES FOR SUPPLEMENTAL CONTRACT "D"

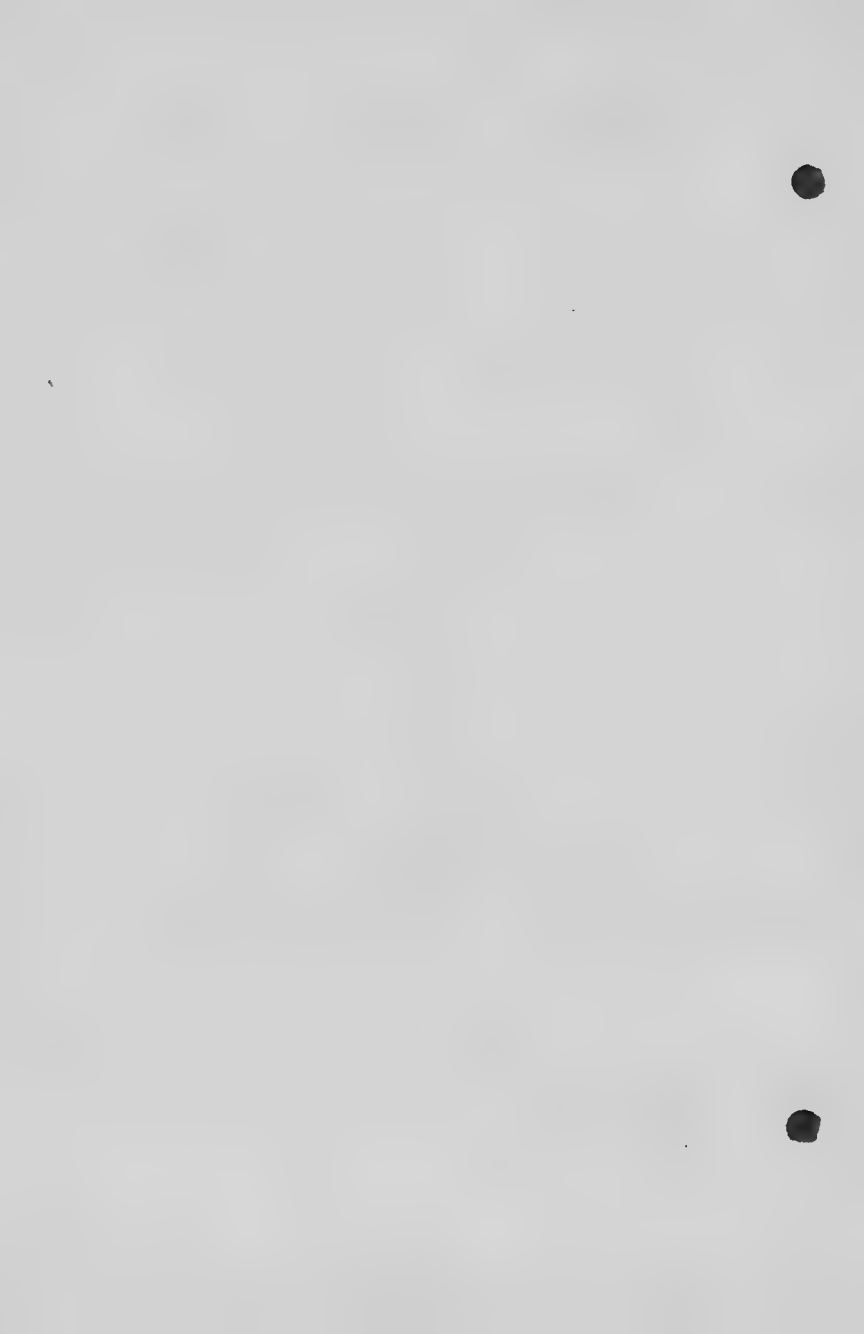
(To be added to "Fire" Rate)

	Annual Building and Contents Rates	
	No Co-Ins.	80% Co-Ins.
(a) Dwellings and Outbuildings (except Summer Dwellings and Farms)_____	.04	_____
(b) Summer Dwellings and Outbuild- ings _____	.10	_____
(c) Fire-resistive and "Mill" Construc- tion _____	For rates apply to Association	
(d) Apartment Houses, Art Galleries, Hospitals, Libraries, Museums, Office Buildings (occupied exclu- sively as such) Residential Insti- tutions (except prisons) Schools_____	.06	.04
(e) All other risks except those listed in Rule 12 below or excluded under Rule 2 _____	.09	.06

Note 1.—Risks eligible for three-year insurance at a reduced term multiple may be written at two and one-half ($2\frac{1}{2}$) times the above rate.

Note 2.—Household furniture for individual occupants in a mercantile or other building may be written at the co-insurance rate prescribed, but the Co-insurance Clause may be omitted.

11. Cancelled.



12. The following risks must in all cases be specifically rated:

- Airport Properties.
- Amusement Park, Exhibition and Race Track Properties.
- Bridges, Tunnels and Instrumentalities of Communication including Transmission Lines, Poles and Towers.
- Broadcasting Stations.
- Builders' and Contractors' Risks.
- Coal and Ore Docks.
- Coal Yards.
- Explosives Risks.
- ★Floaters.
- Grain Elevators.
- Grandstands.
- Hoisting, Handling and Conveying Apparatus and Cranes in open.
- Hotels (Summer and Resort).
- Ice Houses.
- Lumber Yards and Sheds.
- Piers.
- Rinks.
- Roof Signs when separately insured.
- Smoke Stacks and Tanks when separately insured.
- Stock Yards.
- Trees, Shrubs, Yard and Garden Improvements and Golf Grounds.
- Wharves and Structures thereon.
- Windmills.
- Manufacturing Risks.
- Special Hazards.
- Sprinklered Risks.
- Open Sheds, Trestlework and Yard Property.

also

Use and Occupancy, Profits, Rents and other similar coverages, Blanket and average rates.

13. Reinstatement of Policy Following Losses—The premium for reinstatement of amount of policy shall be determined as follows:

When the loss results from the "Fire" peril the "Fire" rate shall be used.

When the loss results from any peril insured under the Supplemental Contract the rate for the full Supplemental Contract shall be used.

NOTE.—If a separate rate is not quoted for the Supplemental Contract the combined Fire and Supplemental Contract rate shall be used.

The following wording for Reinstatement is obligatory:

The sum insured under this policy having been reduced by \$..... in consequence of the payment of a loss of that amount, in consideration of an additional premium of \$.....the policy is hereby reinstated to its previous amount of \$.....



★ **14. War Risk**—The appropriate one of the following endorsements is mandatory on all policies **having Supplemental Contract attached**. No extra rate is required.

★ **Form "A"**—Applicable to ordinary Fire Policies with **Supplemental Contract attached thereto (excluding Use and Occupancy, Rent and etc. for which see Form B.1.)**.

SUPPLEMENTAL CONTRACT—WAR RISK CLAUSE REVISION ENDORSEMENT FORM "A"

It is understood and agreed that the War Risk Exclusion Clause (being Condition No. 1 of General Conditions) of the Supplemental Contract attached to this policy is suspended for the period in each Province during which the Statutory Amendment to Clause (b) of Condition 4 of the Fire Statutory Conditions is in force, and that during such suspension the following clause is substituted therefor:

"There shall be no liability in respect to any peril insured against under this Supplemental Contract for loss or damage caused by Insurrection or Usurped Power, or for War Damage as defined by paragraph (m) of Section 2 of the War Risk Insurance Act, 1942 (Canada) and as interpreted by a certain Order of the Governor-General in Council numbered P.C. 11038, dated the Third day of December, 1942."

It is further understood and agreed that after said period of suspension and on reversion to the original War Risk Exclusion Clause of the Supplemental Contract the peril "Explosion" mentioned in the Supplemental Contract shall not include loss or damage due to the explosion of munitions of war of any kind.

Endorsements entitled "Endorsement Re War Risk" (Form 214) or "Endorsement Re War Risk and Malicious Damage Extension" (Form 215)—if attached to this policy are hereby cancelled.

★ **Form "B.1"**—Applicable to Policies with the **Supplemental Contract** which cover or include **Use and Occupancy, Profits, Leasehold Interest, Rent or Rental Income, Extra Expense, Tuition Fees, Stock Profits and Commissions, etc.:**

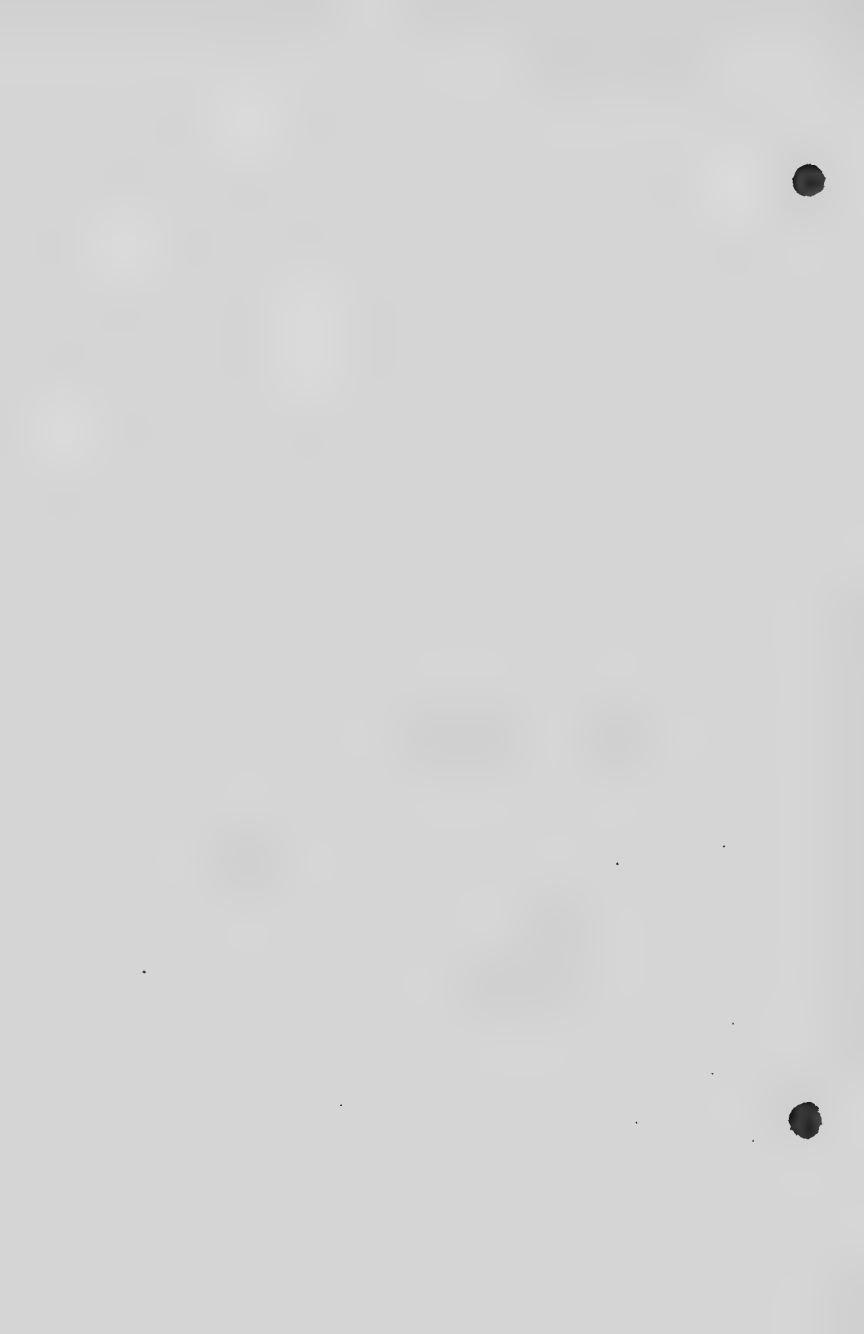
SUPPLEMENTAL CONTRACT—WAR RISK CLAUSE REVISION ENDORSEMENT FORM "B.1" (Use and Occupancy and etc.)

It is understood and agreed that Clause (b) of Condition 4 of this policy under the heading of "Statutory Conditions" and the War Risk Exclusion Clause (being Condition No. 1 of General Conditions) of the Supplemental Contract attached to this policy are suspended for the period in each Province during which the Statutory Amendment to Clause (b) of Condition 4 of the Fire Statutory Conditions is in force, and that during such suspension the following clause is substituted therefor:

"There shall be no liability in respect to any peril insured against under this policy and Supplemental Contract for loss or damage caused by Insurrection or Usurped Power, or for War Damage as defined by paragraph (m) of Section 2 of the War Risk Insurance Act, 1942 (Canada), and as interpreted by a certain Order of the Governor-General in Council numbered P.C. 11038, dated the Third day of December, 1942."

It is further understood and agreed that after said period of suspension and on reversion to the original War Risk Exclusion Clauses the peril "Explosion" mentioned in the Supplemental Contract shall not include loss or damage due to the explosion of munitions of war of any kind.

Endorsements entitled "Endorsement Re War Risk" (Form 214) or "Endorsement Re War Risk and Malicious Damage Extension" (Form 215)—if attached to this policy are hereby cancelled.



★ **14a. Malicious Damage**—Applicable to Fire policies with Supplemental Contract attached thereto.

For rates for "Malicious Damage" apply to Association. (For Use and Occupancy, Profits, etc. policies subject to Malicious Damage Endorsement—Apply to Association for special form).

★ **ENDORSEMENT Re WAR RISK AND MALICIOUS DAMAGE EXTENSION FORM "A-M.D."**

(For use only with Fire policy with Supplemental Contract attached thereto)

WAR RISK

It is understood and agreed that the War Risk Exclusion Clause (being Condition No. 1 of General Conditions) of the Supplemental Contract attached to this policy is suspended for the period in each Province during which the Statutory Amendment to Clause (b) of Condition 4 of the Fire Statutory Conditions is in force, and that during such suspension the following clause is substituted therefor:

"There shall be no liability in respect to any peril insured against under this Supplemental Contract for loss or damage caused by Insurrection or Usurped Power, or for War Damage as defined in paragraph (m) of Section 2 of the War Risk Insurance Act, 1942 (Canada), and as interpreted by a certain Order of the Governor-General in Council numbered P.C. 11038, dated the Third day of December, 1942."

It is further understood and agreed that after said period of suspension and on reversion to the original War Risk Exclusion Clause of the Supplemental Contract the peril "Explosion" mentioned in the Supplemental Contract shall not include loss or damage due to the explosion of munitions of war of any kind.

MALICIOUS DAMAGE

It is further understood and agreed that Exclusion Clause 6(b) of the Supplemental Contract attached to this Policy is hereby cancelled, and the term "Riot" in the said Supplemental Contract shall also be deemed to include malicious acts done directly to the property insured by any person or persons, subject to the limitations of the conditions of the policy and Supplemental Contract relating to war or warlike operations as modified above, and also subject to all the other terms, conditions and limitations, whether specific or general, applying to the Riot peril of said Policy and Supplemental Contract, and to the further condition that there shall in no event be any liability under the extension of cover granted by this Malicious Damage Clause in respect to:

- (a) Glass constituting part of the building;
- (b) Any loss or damage occurring if the building is vacant and has been so for a period of over 30 days irrespective of any permit for vacancy for a longer period elsewhere in the policy or endorsements thereon or hereafter added;
- (c) Any loss or damage due to explosion, theft, burglary or robbery.

Endorsements entitled "Endorsement Re War Risk" (Form 214) or "Endorsement Re War Risk and Malicious Damage Extension" (Form 215)—if attached to this policy are hereby cancelled.



★ **15. Water Escape**—The following endorsement may be attached to the Supplemental Contract **in the case of Dwellings and Apartments only** (Excluding Summer Dwellings and Farms), and without extra charge:

(Form 203)

**SUPPLEMENTAL CONTRACT EXTENSION ENDORSEMENT
FOR DWELLINGS AND APARTMENTS
(Excluding Summer Dwellings and Farms)**

(For use only with Fire Policy with Supplemental Contract attached thereto)

The following peril is added to those insured against under the Supplemental Contract, subject to all the conditions, exclusions, terms and limitations, whether specific or general, of the Supplemental Contract and policy to which it is attached:

Water Escape from plumbing or heating equipment of the building or from outside water mains, excluding sewers; and the melting of ice or snow on the exterior of the roof. The first \$15.00 of any loss or damage to the property insured under each item of the policy is excluded.

There shall be no liability under this endorsement in the case of buildings that at the time of the loss are in course of construction or alteration, or have been vacant for more than 30 consecutive days, or for loss or damage due to burglars or to the explosion of steam boilers.



Form D

ADDITIONAL PERILS SUPPLEMENTAL CONTRACT FOR ATTACHMENT TO FIRE POLICIES

(See Form E for Sprinkler Risks if Sprinkler Leakage cover also required)

1. In consideration of an additional premium of \$..... the insurance by the "Fire" policy is hereby extended to cover against direct loss or damage to the property covered under said "Fire" policy caused directly by the after-noted additional perils.

2. **Additional Perils**—Wherever reference is made to additional perils the following shall be meant:

WINDSTORM, HAIL, LIGHTNING, EXPLOSION, RIOT, IMPACT BY AIRCRAFT OR VEHICLES, and SMOKE DAMAGE, all as hereinafter defined or limited.

3. **Windstorm and Hail** shall include cyclone and tornado. There shall in no event be any liability hereunder in respect to—

- (a) Fabric Awnings and Roof Signs.
- (b) All property outside of buildings.

The following property if insured under this policy, is not excluded by this Clause (b):

- (i) Realty fixtures (other than fabric awnings and roof signs) attached and belonging to the individual buildings insured.
- (ii) Yard fixtures and fixed structures in yard and fencing.
- (iii) Property in railway cars.
- (c) Loss or damage caused by cold weather, rain, sleet, snow, sand or dust, unless same shall enter the building through an aperture concurrently broken therein by a wind or hail storm.
- (d) Loss or damage due to snow-load or ice-load.
- (e) Loss or damage due to tidal wave, high water, overflow, flood, land subsidence or landslip, irrespective of the cause.
- (f) Loss or damage to the following property.....

4. **Lightning**—The portion of any condition of the policy excluding loss or damage to electrical appliances or devices caused by lightning is hereby waived.

5. **Explosion**—The term "Explosion" shall be limited, as regards explosion originating in devices or apparatus owned, controlled or operated by the Insured, to explosion caused by the ignition of explosives, dust, gas or other inflammable substances, but shall not include explosion originating in internal combustion engines or due to theft, burglary or robbery.

Anything heretofore to the contrary notwithstanding, the term "Explosion" shall also include explosion however caused (except by theft, burglary or robbery) of—

- (a) Cylinders of the replaceable service type, which are not owned by the Insured and are filled and re-filled off the premises.
- (b) In the case of risks occupied as **private dwelling houses only** and so described in the policy, hot water boilers and their expansion tanks and, if not heated by steam generated on the premises, water heaters and hot water storage tanks.

6. **Riot**—The term "Riot" shall in addition to Riot include open assemblies of strikers (inside or outside the premises) who have quitted work and of locked-out employees.

There shall in no event be any liability hereunder in respect to—

- (a) Loss or damage (other than "Fire") occasioned by felonious acts where the objective is theft, burglary or robbery, and "Riot" is only incidental thereto;
- (b) Loss or damage occasioned by acts of employees who are working or ostensibly working.



- (c) Loss due to physical damage to the property insured caused by cessation of work or by interruption to process or business operations or by change in temperature, whether liability in respect thereto is specifically assumed now or hereafter in relation to any other peril or not.

7. Impact by Aircraft or Vehicles—The term "Aircraft" shall include articles dropped therefrom. "Vehicles" shall mean any road or railway vehicle.

There shall in no event be any liability hereunder in respect to—

- (a) Loss or damage caused by vehicles or aircraft belonging to or under the control of the insured or any of his employees or member of his family or household.
- (b) Loss or damage due to wear and tear.
- (c) Loss or damage to aircraft or vehicles and goods therein.

8. Smoke Damage—The term "Smoke" shall mean smoke due to a sudden, unusual and faulty operation of any stationary boiler or furnace or its apparatus used solely or partly for heating the premises insured or for warming water.

There shall in no event be any liability hereunder in respect to—

- (a) Any accumulative damage or depreciation resulting from operation of the boiler or furnace.
- (b) Smoke from any open fireplaces or stoves.
- (c) Smoke from any furnace or apparatus used solely for cooking, power or process. (Any such furnace or apparatus shall not be deemed as used for heating the premises by sole virtue of radiation therefrom).

GENERAL CONDITIONS

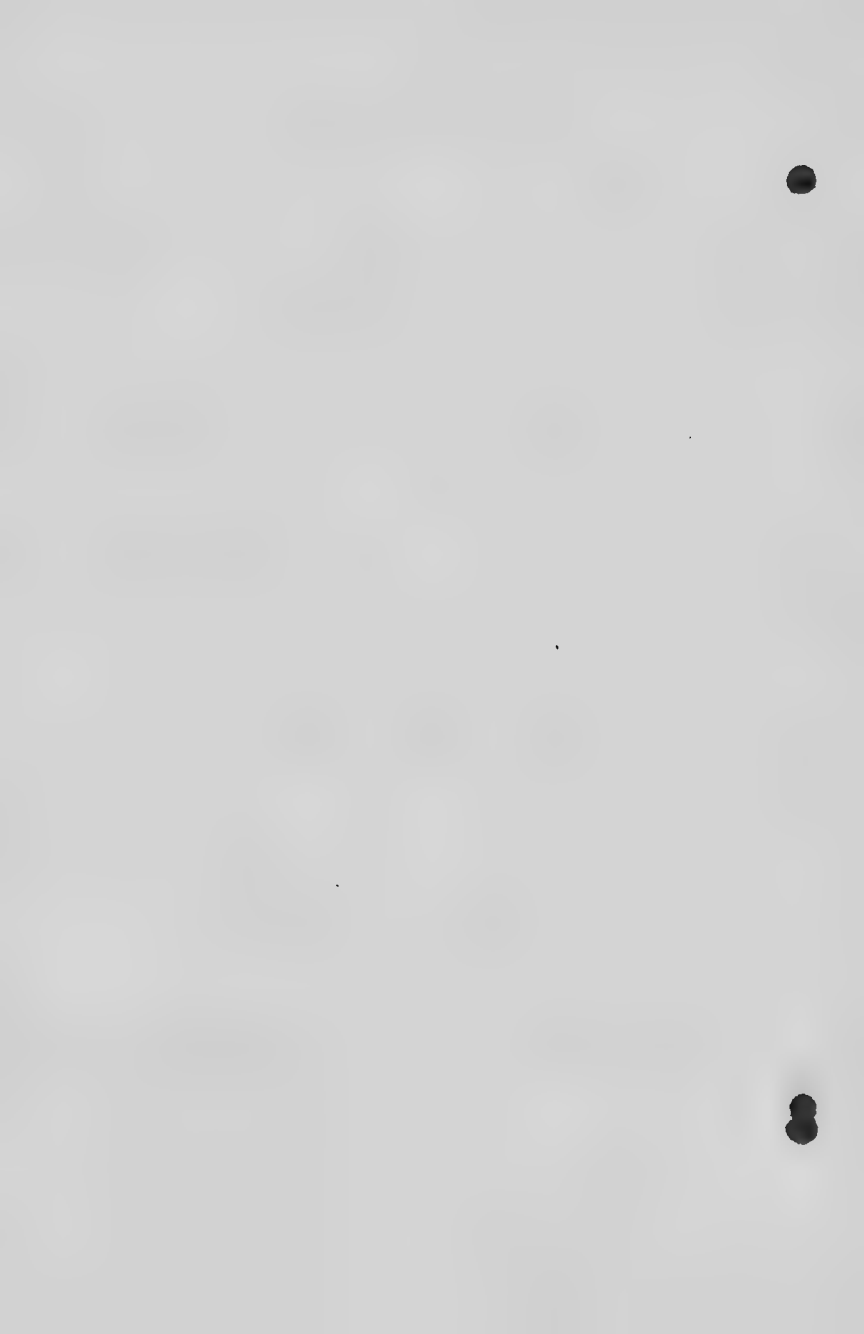
(1) There shall be no liability in respect to any peril insured against under this Supplemental Contract for any consequence, whether direct or indirect, of War, Invasion, Act of Foreign Enemy, Hostilities or Warlike Operations (whether War be declared or not), Civil War, Mutiny, Insurrection, Rebellion, Revolution, Conspiracy, Usurped Power or Military, Naval or Air-force Operations.

(2) All the terms, conditions and limitations of the Fire peril portion of this policy as now existing or hereafter added or changed shall be deemed to apply also to the additional perils insured against hereunder when not in specific conflict with or modified by this Supplemental Contract.

(3) The total liability of this Company under this policy in respect to all the perils (including Fire) shall not exceed the amount or subdivisions thereof stated in this policy as now existing or hereafter changed, and, unless elsewhere specifically provided to the contrary, any losses paid in respect to any peril shall reduce the amount insured on the property involved in respect to all perils (including Fire) by the amount of such losses.

(4) In consideration of the reduced rate at which this Supplemental Contract is issued the Insured expressly agrees that all Fire insurance contracts carried by the Insured with this or other Companies or Insurers on the property covered under this policy shall also carry an identical Supplemental Contract (including any extensions by endorsement) contributing to all losses with this policy on a pro rata basis, and failing this, the Company shall only be liable for that proportion of the loss for which it would have been liable had the foregoing provision been observed by the Insured. Nothing in this clause shall limit the full operation of any Co-insurance Clause in this policy requiring a stated amount of insurance or percentage of insurance to value to be maintained.

(5) In the event of loss, if there is other insurance in force covering any designated portion of the property against any or all of the perils insured against by this Supplemental Contract under a class of insurance policy specially applicable to such property, or if there is any insurance covering more specifically any peril which occasioned such loss, or which would cover the same in the case of any of the foregoing but for the existence of this Supplemental Contract, the insurance hereunder shall be further limited to the excess (if any) beyond the amount which is or would have been payable under such other policies had this Supplemental



Contract insurance not been effected, but in no event exceeding the amount insured under this policy on the property involved.

(6) **Use and Occupancy, Profits, Rents, Leasehold and the like**—If the insurance by this policy does not cover physical loss or damage but loss consequent thereon forming the subject matter of insurance known as Use and Occupancy, Profits, Rents, Leasehold and the like, the cover in respect of all the perils insured against under this Supplemental Contract shall be construed accordingly and as contingent solely upon such direct physical loss or damage as would be insured under the terms and conditions of the contract as applicable to physical loss or damage, but there shall be no liability in any event for such physical loss or damage.

There shall be no liability in respect of delays or loss of time due to the presence of strikers or labor disturbances on or about the premises interfering with re-building, repairing or replacing the property damaged or destroyed or the resumption or continuation of business or free access to or control of the premises insured or due to the action of sympathetic strikers elsewhere.

Attached to Fire Policy No. of the Insurance Company.
 Countersigned at
 this day of Agent.

The Western Canada Insurance Underwriters' Association—"C" Tariff Book of Rules



Form E

ADDITIONAL PERILS SUPPLEMENTAL CONTRACT FOR ATTACHMENT TO FIRE POLICIES

(For Sprinklered Risks only)

(See Form "F" if Sprinkler Leakage Supplemental Contract only desired)

1. In consideration of an additional premium of \$..... the insurance by the "Fire" policy is hereby extended to cover against direct loss or damage to the property covered under said "Fire" policy caused directly by the after-noted additional perils.

2. **Additional Perils**—Wherever reference is made to additional perils the following shall be meant:

WINDSTORM, HAIL, LIGHTNING, EXPLOSION, RIOT, IMPACT BY AIRCRAFT OR VEHICLES, SMOKE DAMAGE and SPRINKLER LEAKAGE, all as hereinafter defined or limited.

3. **Windstorm and Hail** shall include cyclone and tornado. There shall in no event be any liability hereunder in respect to—

- (a) Fabric Awnings and Roof Signs.
- (b) All property outside of buildings.

The following property, if insured under this policy, is not excluded by this Clause (b)—

- (i) Realty fixtures (other than fabric awnings and roof signs) attached and belonging to the individual buildings insured.
- (ii) Yard fixtures and fixed structures in yard and fencing.
- (iii) Property in railway cars.
- (c) Loss or damage caused by cold weather, rain, sleet, snow, sand or dust, unless same shall enter the building through an aperture concurrently broken therein by a wind or hail storm.
- (d) Loss or damage due to snow-load or ice-load.
- (e) Loss or damage due to tidal wave, high water, overflow, flood, land subsidence or landslide, irrespective of the cause.
- (f) Loss or damage to the following property.....

4. **Lightning**—The portion of any condition of the policy excluding loss or damage to electrical appliances or devices caused by lightning is hereby waived.

5. **Explosion**—The term "Explosion" shall be limited, as regards explosion originating in devices or apparatus owned, controlled or operated by the Insured, to explosion caused by the ignition of explosives, dust, gas or other inflammable substances, but shall not include explosion originating in internal combustion engines or due to theft, burglary or robbery.

Anything heretofore to the contrary notwithstanding, the term "Explosion" shall also include explosion however caused (except by theft, burglary or robbery) of—

- (a) Cylinders of the replaceable service type, which are not owned by the Insured and are filled and re-filled off the premises.
- (b) In the case of risks occupied as **private dwelling houses only** and so described in the policy, hot water boilers and their expansion tanks and, if not heated by steam generated on the premises, water heaters and hot water storage tanks.

6. **Riot**—The term "Riot" shall in addition to Riot include open assemblies of strikers (inside or outside the premises) who have quitted work and of locked-out employees.

There shall in no event be any liability hereunder in respect to—

- (a) Loss or damage (other than "Fire") occasioned by felonious acts where the objective is theft, burglary or robbery, and "Riot" is only incidental thereto;
- (b) Loss or damage occasioned by acts of employees who are working or ostensibly working.



- (c) Loss due to physical damage to the property insured caused by cessation of work or by interruption to process or business operations or by change in temperature, whether liability in respect thereto is specifically assumed now or hereafter in relation to any other peril or not.

7. Impact by Aircraft or Vehicles—The term "Aircraft" shall include articles dropped therefrom. "Vehicles" shall mean any road or railway vehicle.

There shall in no event be any liability hereunder in respect to—

- (a) Loss or damage caused by vehicles or aircraft belonging to or under the control of the Insured or any of his employees or member of his family or household.
- (b) Loss or damage due to wear and tear.
- (c) Loss or damage to aircraft or vehicles and goods therein.

8. Smoke Damage—The term "Smoke" shall mean smoke due to a sudden, unusual and faulty operation of any stationary boiler or furnace or its apparatus used solely or partly for heating the premises insured or for warming water.

There shall in no event be any liability hereunder in respect to—

- (a) Any accumulative damage or depreciation resulting from operation of the boiler or furnace.
- (b) Smoke from any open fireplaces or stoves.
- (c) Smoke from any furnace or apparatus used solely for cooking, power or process. (Any such furnace or apparatus shall not be deemed as used for heating the premises by sole virtue of radiation therefrom).

9. Sprinkler Leakage—The term "Sprinkler Leakage" shall mean the leakage or discharge of water or other fluid from within the equipment used solely or chiefly for fire protection purposes of the property insured and located on the premises insured or adjacent thereto, and loss or damage caused by the fall or breakage of said equipment, subject to the following exclusions—

- (a) Loss or damage to said fire protection equipment itself or its contents.
- (b) "Sprinkler Leakage" loss or damage caused by any newly-installed equipment until same has been approved by this Company or by The Western Canada Insurance Underwriters' Association.
- (c) "Sprinkler Leakage" loss or damage caused by any water mains located outside the premises and forming part of a public water distribution system.

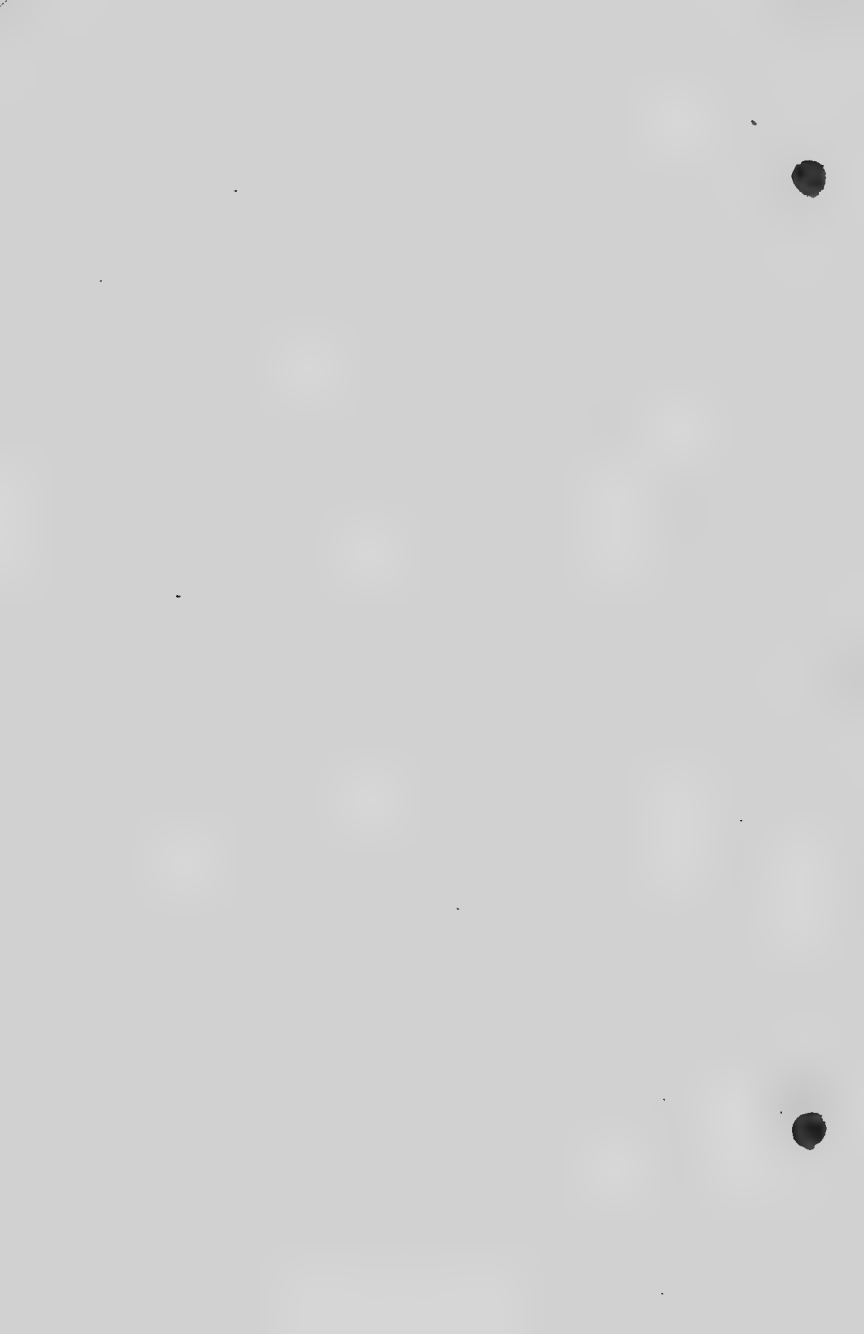
GENERAL CONDITIONS

(1) There shall be no liability in respect to any peril insured against under this Supplemental Contract for any consequence, whether direct or indirect, of War, Invasion, Act of Foreign Enemy, Hostilities or Warlike Operations (whether War be declared or not), Civil War, Mutiny, Insurrection, Rebellion, Revolution, Conspiracy, Usurped Power or Military, Naval or Air-force Operations.

(2) All the terms, conditions and limitations of the Fire peril portion of this policy as now existing or hereafter added or changed shall be deemed to apply also to the additional perils insured against hereunder when not in specific conflict with or modified by this Supplemental Contract.

(3) The total liability of this Company under this policy in respect to all the perils (including Fire) shall not exceed the amount or subdivisions thereof stated in this policy as now existing or hereafter changed, and, unless elsewhere specifically provided to the contrary, any losses paid in respect to any peril shall reduce the amount insured on the property involved in respect to all perils (including Fire) by the amount of such losses.

(4) In consideration of the reduced rate at which this Supplemental Contract is issued the Insured expressly agrees that all Fire insurance contracts carried by the Insured with this or other Companies or Insurers



on the property covered under this policy shall also carry an identical Supplemental Contract (including any extensions by endorsement) contributing to all losses with this policy on a pro rata basis, and failing this, the Company shall only be liable for that proportion of the loss for which it would have been liable had the foregoing provision been observed by the Insured. Nothing in this clause shall limit the full operation of any Co-insurance Clause in this policy requiring a stated amount of insurance or percentage of insurance to value to be maintained.

(5) In the event of loss, if there is other insurance in force covering any designated portion of the property against any or all of the perils insured against by this Supplemental Contract under a class of insurance policy specially applicable to such property, or if there is any insurance covering more specifically any peril which occasioned such loss, or which would cover the same in the case of any of the foregoing but for the existence of this Supplemental Contract, the insurance hereunder shall be further limited to the excess (if any) beyond the amount which is or would have been payable under such other policies had this Supplemental Contract insurance not been effected, but in no event exceeding the amount insured under this policy on the property involved.

(6) **Use and Occupancy, Profits, Rents, Leasehold and the like**—If the insurance by this policy does not cover physical loss or damage but loss consequent thereon forming the subject matter of insurance known as Use and Occupancy, Profits, Rents, Leasehold and the like, the cover in respect of all the perils insured against under this Supplemental Contract shall be construed accordingly and as contingent solely upon such direct physical loss or damage as would be insured under the terms and conditions of the contract as applicable to physical loss or damage, but there shall be no liability in any event for such physical loss or damage.

There shall be no liability in respect of delays or loss of time due to the presence of strikers or labor disturbances on or about the premises interfering with re-building, repairing or replacing the property damaged or destroyed or the resumption or continuation of business or free access to or control of the premises insured or due to the action of sympathetic strikers elsewhere.

Attached to Fire Policy No. _____ of the _____ Insurance Company.
 Countersigned at _____
 this _____ day of _____ Agent.



Form F

**SPRINKLER LEAKAGE SUPPLEMENTAL CONTRACT FOR
ATTACHMENT TO FIRE POLICIES**

1. In considerations of an additional premium of \$..... the insurance by the "Fire" policy is hereby extended to include the peril of "Sprinkler Leakage."

2. The term "Sprinkler Leakage" shall mean direct loss or damage to the property insured under said "Fire" policy caused directly by the leakage or discharge of water or other fluid from within the equipment used solely or chiefly for fire protection purposes of the property insured and located on the premises insured or adjacent thereto, and loss or damage caused by the fall or breakage of said equipment, subject to the following exclusions:

- (a) Loss or damage to said fire protection equipment itself or its contents.
- (b) "Sprinkler Leakage" loss or damage caused by any newly-installed equipment until same has been approved by this Company or by The Western Canada Insurance Underwriters' Association.
- (c) "Sprinkler Leakage" loss or damage caused by any water mains located outside the premises and forming part of a public water distribution system.

GENERAL CONDITIONS

(1) There shall be no liability in respect to any peril insured against under this Supplemental Contract for any consequence, whether direct or indirect, of War, Invasion, Act of Foreign Enemy, Hostilities or Warlike Operations (whether War be declared or not), Civil War, Mutiny, Insurrection, Rebellion, Revolution, Conspiracy, Usurped Power or Military, Naval or Air-force Operations.

(2) All the terms, conditions and limitations of the Fire peril portion of this policy as now existing or hereafter added or changed shall be deemed to apply also to the additional perils insured against hereunder when not in specific conflict with or modified by this Supplemental Contract.

(3) The total liability of this Company under this policy in respect to all the perils (including Fire) shall not exceed the amount or subdivisions thereof stated in this policy as now existing or hereafter changed, and, unless elsewhere specifically provided to the contrary, any losses paid in respect to any peril shall reduce the amount insured on the property involved in respect to all perils (including Fire) by the amount of such losses.

(4) In consideration of the reduced rate at which this Supplemental Contract is issued the Insured expressly agrees that all Fire insurance contracts carried by the Insured with this or other Companies or Insurers on the property covered under this policy shall also carry an identical Supplemental Contract (including any extensions by endorsement) contributing to all losses with this policy on a pro rata basis, and failing this, the Company shall only be liable for that proportion of the loss for which it would have been liable had the foregoing provision been observed by the Insured. Nothing in this clause shall limit the full operation of any Co-insurance Clause in this policy requiring a stated amount of insurance or percentage of insurance to value to be maintained.

(5) In the event of loss, if there is other insurance in force covering any designated portion of the property against any or all of the perils insured against by this Supplemental Contract under a class of insurance policy specially applicable to such property, or if there is any insurance covering more specifically any peril which occasioned such loss, or which would cover the same in the case of any of the foregoing but for the existence of this Supplemental Contract, the insurance hereunder shall be further limited to the excess (if any) beyond the amount which is or would have been payable under such other policies had this Supplemental Contract insurance not been effected, but in no event exceeding the amount insured under this policy on the property involved.



(6) **Use and Occupancy, Profits, Rents, Leasehold and the like**—If the insurance by this policy does not cover physical loss or damage but loss consequent thereon forming the subject matter of insurance known as Use and Occupancy, Profits, Rents, Leasehold and the like, the cover in respect of all the perils insured against under this Supplemental Contract shall be construed accordingly and as contingent solely upon such direct physical loss or damage as would be insured under the terms and conditions of the contract as applicable to physical loss or damage, but there shall be no liability in any event for such physical loss or damage.

There shall be no liability in respect of delays or loss of time due to the presence of strikers or labor disturbances on or about the premises interfering with re-building, repairing or replacing the property damaged or destroyed or the resumption or continuation of business or free access to or control of the premises insured or due to the action of sympathetic strikers elsewhere.

Attached to Fire Policy No. of the

Countersigned at Insurance Company.

this day of

..... Agent.



**MISCELLANEOUS
RULES**



MISCELLANEOUS RULE

31st October, 1924

To Members, Branch Managers, General Agents
and Agents:

The following ruling was passed at the recent Annual Meeting of this Association:

POSTAGE ALLOWANCE TO AGENTS

"That the present compensation for business be held to include postage charges, and that no special allowance be made therefor by Companies."

Recording Local Agents reporting through the Association en route to their Head Office may discontinue the practice of enclosing a stamped address envelope; this re-mailing will, in future, be taken care of by the Secretary of the Association.

This latter condition does not apply to Local Agents who also act as General Agents for the same Company.

A. H. S. STEAD,
Secretary-Treasurer.



